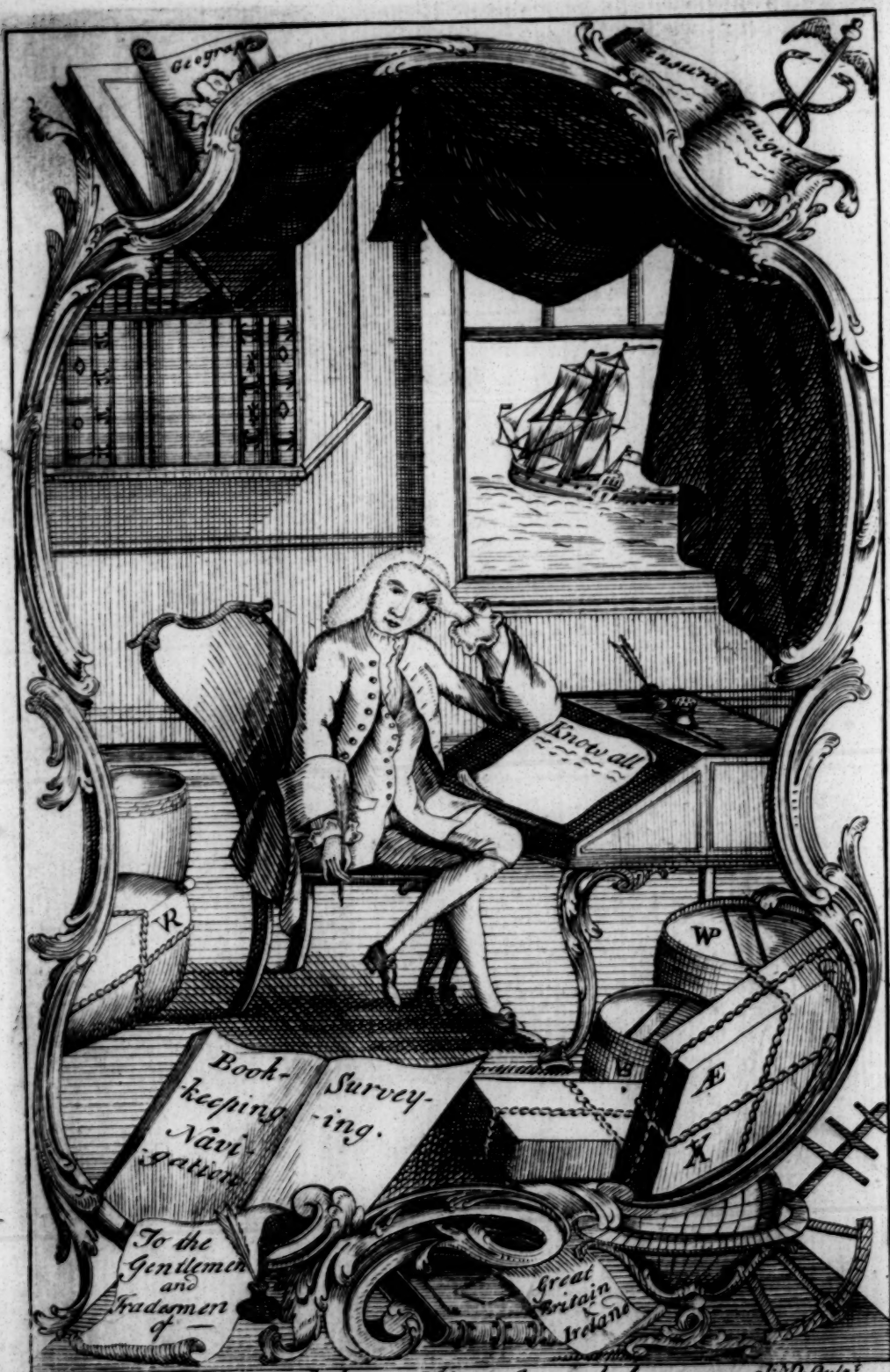




By Edm: FitzGerald.

A N

E P I T O M E

Of the E L E M E N T S of

I T A L I A N B O O K - K E E P I N G ,

Selected, and compiled from the best modern Systems,



By EDMUND FITZGERALD,

WRITING MASTER and ACCOUNTANT,

In WHITEHAVEN.

WHITEHAVEN:

Printed by A. FOSTER, for the AUTHOR,
MDCCLXXI.

181. f. 51.

THE

OF

AND

IN

BY

AND



P R E F A C E.

TH E following sheets have been perused in manuscript, by several able mathematicians, and experienced accountants, who judged them fit for publication : according to their approbation, they are published by the generous subscription of five or six hundred Gentlemen, chiefly in Whitehaven, Workington, Maryport, Cockermouth, and their environs. What the public in general may think of them, is uncertain, but there are a sort of men among them that are readier to find faults, than to mend them ; what faults the true judgment of the impartial reader may find out, it is to be expected his candor and goodness will generously pardon ; but those which the illnatured critic may discover will be unmercifully dealt with ; to such I shall offer that of the Poet :

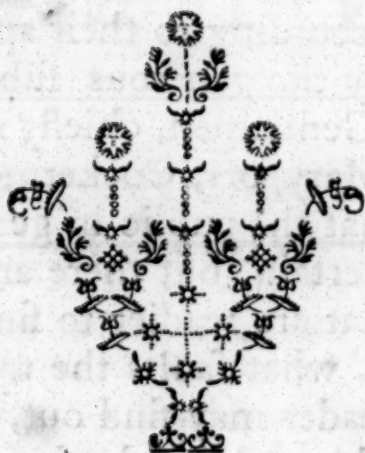
Either commend me, or come and mend me.

In compiling the following treatise, I have omitted nothing that may be useful and instructive in trade or commerce, that the bulk of the book could comprehend ; and notwithstanding it is adapted to the capacity of youth, I doubt not but
a the

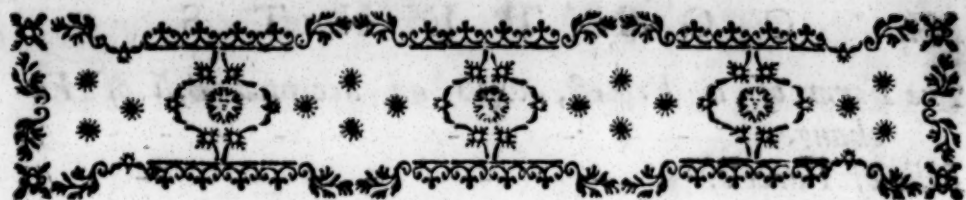
IV. P R E F A C E.

the most experienced accountant may find something in it worth his observation.

The chief design of this book is for the improvement of youth, and the general satisfaction and ease of the Teachers in Great Britain and Ireland, to whom I refer it to answer for itself.



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ARITHMETIC.



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O F

REDUCTION DESCENDING.

Of Coin { Pounds multiplied by 20, are Shillings.
 Shillings by 12, are Pence.
 Pence by 4, are Farthings.

Of Avoirdupoise Weight. { Tuns multiplied by 20, are Hundreds.
 Hundreds by 4, are Quarters.
 Quarters by 28, are Pounds.
 Pounds by 16, are Ounces.
 Ounces by 16, are Drams.

Of Troy Weight. { Pounds Troy multiplied by 12, are Ounces.
 Ounces by 20, are Penny Weights.
 Penny Weights by 24, are Grains,

Of Long Measure. { Degrees * multiplied by 60, are Miles.
 Miles by 8, are Furlongs.
 Furlongs by 220, are Yards.
 Yards by 3, are Feet.
 Feet by 12, are Inches.
 Inches by 3, are Barley-corns.

* Note, that a Degree is 69 Miles and 4 Furlongs very near, though commonly counted 60 Miles.

Of Liquid Measure or Wine Measure.	{	Tuns multiplied by 4, are Hogsheads.
		Hogsheads by 63 are Gallons,
		Puncheons by 84, are Gallons.
		Terces by 42, are Gallons.
		Barrels * by $31\frac{1}{2}$, are Gallons.
		Anchors by 10, are Gallons.
		Gallons by 4 are Quarts.
Of Land Measure	{	Quarts by 8, are Noggins.
		Acres multiplied by 4, are Roods.
		Roods by 40, are Perches.
		Perches by $16\frac{1}{2}$, are Feet squared.
Of Dry Measure	{	Yards square by 9 are Feet.
		Chaldrons multiplied by 36, are Bushels.
		Quarters of Corn by 8, are Bushels.
		Bushels by 4, are Pecks.
		Pecks by 2, are Gallons.
		Gallons by 2, are Pottles
Of Time	{	Pottles by 2, are Quarts.
		Years multiplied by $365\frac{1}{4}$, are Days.
		Days by 24, are Hours.
		Hours by 60, are Minutes.
Of Cloth Measure	{	Minutes by 60, are Seconds.
		Yards multiplied by 4, are Quarters.
		Quarters by 4, are Nails.
		Nails by $2\frac{1}{4}$, are Inches.
		Ells English by 5, are Quarters.
		Ells Flemish by 3, are Quarters.
		Yards by 16, are Nails.
Of Apothecaries Wt.	{	Nails by $2\frac{1}{4}$, are Inches.
		Pounds multiplied by 12 are Ounces.
		Ounces by 8, are Drachms.
		Drachms by 3, are Scruples.
	{	Scruples by 20, are Grains.

* Note, that 34 Gallons of Ale, make one Barrel, all over England (except London) where 32 Gallons are allowed to the Barrel of Ale.

Reduction Ascending, is the reverse of Reduction Descending, and is performed by Division; Dividing by the same Multipliers, beginning at the least denomination.

The RULE of PROPORTION, commonly called the Golden Rule, or Rule of three Direct.

THE Rule of three, teacheth by three numbers given to find a fourth, which shall bear such proportion to the second, as the third doth to the first.

R U L E.

State the question, (i. e.) place the numbers in such order, that the first and third number be of one name, and if they are not so, reduce them to it. If the middle number has more than one denomination, reduce it the lowest mentioned. Multiply the second and third numbers together and the product divide by the first number, the quotient will be the answer, in the same denomination as the middle number was reduced to.

Note, the first number is always known by the words, if or at, and the third number is known by the words, how much, or what will.

All questions in this rule, may be solved by the three following Theorms, taken from Ward.

Theorm I. { Multiply the second and third numbers together, and divide the product by the first the quotient will be the answer required.

Theorm II. { Divide the second by the first, then multiply the quotient by the third term, and the product will be the answer required.

Theorem III. $\left\{ \begin{array}{l} \text{Divide the third term by the first, then} \\ \text{multiply that quotient by the second} \\ \text{term, and the product will be the answer} \\ \text{required.} \end{array} \right.$

For the PROOF.

Euclid 6. $\left\{ \begin{array}{l} \text{When four numbers are proportional, the} \\ \text{rectangle of the means, are equal to the} \\ \text{pro. 12. rectangles of the extremes.} \end{array} \right.$

1. If 47 yards of cloth cost 42l. 6s. what will one yard cost? *Ans.* 13s.

Yds. l. s. Yd.
As 47 : 42 6 : : 1.

20
— s.
47) 846 (18 Answer.
47

Yd. s. Yds.
For the proof. As 1 : 18 : : 47

376
47

—
210) 846 (

£. 42 6 proof.

2. If a gentleman's yearly income amounts to 1200l. I demand how much he must spend a day, if he has a mind to lay up yearly £. 348 6 8?

Ans. 2l. 6s. 8d.

£. 1200

$$\begin{array}{r}
 12001. \\
 348 \ 6 \ 8 \text{ deducted.} \\
 \text{days} \quad \underline{\hspace{2cm}} \quad \text{day} \\
 \text{As } 365 : 851 \ 13 \ 4 : : 1 \\
 \quad \quad \quad 20 \\
 \hline
 \quad \quad \quad 17033 \\
 \quad \quad \quad \quad 12 \\
 \hline
 \quad \quad \quad \quad \quad 12 \\
 365) 204400 (560 \quad (4'6 \\
 \quad 1825 \quad 48 \quad \underline{\hspace{1cm}} \\
 \hline
 \quad \quad 2190 \quad 80 \\
 \quad \quad 2190 \quad 72 \\
 \hline
 \quad \quad \quad 0 \quad 8
 \end{array}$$

3. Shipped off 70 hhds of tallow; net wt. 690C. 2q. 14lb at 1l. 17s. 4d. per Cwt. paid for duty 1s. 4d. per Cwt. for cellarage, cooperage, cartage, &c. 49l. 5s. 8 $\frac{3}{4}$ d. I demand the whole amount, and likewise what will one hundred of said tallow stand me in, on board?

To find the whole amount.

C.	l.	s.	d.	C.	q.	lb.	l.	s.	d.
As 1 :	1	17	4	:	:	690 2 14	to the first cost	1289	3 04
As 1 :		1	4	:	:	690 2 14	to the duty	46	0 10
Cellarage, cooperage, cartage, &c.							- -	50	5 08 $\frac{3}{4}$
							Total	1385	9 10 $\frac{3}{4}$

These two statings may be done in a more concise manner by Practice, than by the Rule of Three; so can any other, when the first number is an unite.

To

To find the price of one hundred wt. on board.

C.	q.	lb.	:	l.	s.	d.	:	:	C.
As 690	2	14	:	1375	09	$10\frac{3}{4}$	:	:	1
	4				20				4
2762				27509					4
28				12					28
22100				330118					112
5525				4					
77350				1320475					
				112					
				2640950					
				1320475					
				1320475					
7735 0)	14789320 0							4	
	7735								(1912
					12)	478			
	70543								
	69615			2 0)		3 9			
	9282					£. 1	19	0	
	7735								
	15470								
	15470								

In solving such statings as the last, no other rule will answer, but the rule of three direct: wherein the excellency of this admirable rule, is fully shewn, and every condition required therein explained.

Questions

ARITHMETIC.

7

Questions to exercise the rule of three promiscuously set down.

4. A cashier has in sundry species 2400l. for which he would have guineas and moidores, but of each sort an equal number, how many must he receive?

Ans. 1000 pieces of each.

5. How much must be paid instead of 990l. deducting for some reason, $3\frac{1}{2}\%$ per cent.?

Ans. 955l. 7s.

PRACTICE

WHAT is Practice?

It is a Rule so called from the general use thereof in trade and commerce.

Questions pertinent to this rule, are commonly such as have an unite for their first number in the rule of three direct, and are here concisely performed by taking aliquot or even parts, to avoid tedious reductions.

The TABLES.

<i>Alts. of a shilling,</i>		<i>of a pound,</i>		<i>of a hundred wt,</i>			
d.	s.	s. d.	l.	s. d.	l.	lb.	C.
6 is	$\frac{1}{2}$	10 0 is	$\frac{1}{2}$	1 4 is	$\frac{1}{15}$	56 is	$\frac{1}{2}$
4	$\frac{1}{3}$	6 8	$\frac{1}{3}$	1 3	$\frac{1}{16}$	28	$\frac{1}{4}$
3	$\frac{1}{4}$	5 0	$\frac{1}{4}$	1 0	$\frac{1}{20}$	16	$\frac{1}{7}$
2	$\frac{1}{6}$	4 0	$\frac{1}{5}$	0 8	$\frac{1}{30}$	14	$\frac{1}{8}$
$1\frac{1}{2}$	$\frac{1}{8}$	3 4	$\frac{1}{6}$	0 6	$\frac{1}{40}$	8	$\frac{1}{14}$
1	$\frac{1}{12}$	2 6	$\frac{1}{8}$	0 4	$\frac{1}{60}$	7	$\frac{1}{6}$
		2 0	$\frac{1}{10}$	0 3	$\frac{1}{80}$		
		1 8	$\frac{1}{16}$	0 2	$\frac{1}{120}$		

Aliquots

All. of 1s.	Parts	Aliquots of a shilling.	Proof.
		94860 yds. at 6d. per yd.	
6d	$\frac{1}{2}$	4743 0	94860 yds. at 6d. per yd.
1s	$\frac{1}{20}$	£. 2371 10 Ans.	6d $\frac{1}{40}$ £. 2371 10 Ans.
		168565 at 4d. per lb.	
4d	$\frac{1}{3}$	5618 8 4	168565 at 4d. per lb.
1s	$\frac{1}{20}$	£. 2809 8 4 Ans.	4d $\frac{1}{60}$ £. 2809 8 4 Ans.
		1448480 yds. at 3d.	
3d	$\frac{1}{4}$	36212 0	1448480 yds. at 3d.
1s	$\frac{1}{20}$	£. 18106 0 0 Ans.	3d $\frac{1}{80}$ £. 18106 0 0 Ans.
		An Aliquot part of magnitude, is that which being so many times, more or less repeated, doth measure it, or is just equal to the magnitude. An Aliquant part is that which doth not measure it. Aliquant parts reduced to Aliquot parts, viz.	
		1446lb. at 5d. per lb.	14984lb. at 10d. per lb.
4d	$\frac{1}{3}$	482	£. 624 6 8 Ans.
1s	$\frac{1}{4}$	120	Note, when the price of the Integer is 10d. as above, annex a cypher to the given quantity and divide by 12 and by 20. This variety may be an introduction to others depending on this method by Aliquots.
		60 2 6	
		£. 30 2 6 Ans.	
		Or thus	
		1446lb. at 5d. per lb.	1d $\frac{1}{12}$ 149840 at 10d.
5d	$\frac{1}{8}$	£. 30 2 6 Ans.	1248 6 8
			1s $\frac{1}{20}$ £. 624 6 8 Ans.
			3286lb. at 11d. per lb.
			£. 150 12 2 Ans.

When the price consists of an aliquot of a pound, then subtract the price of the aliquot from the given quantity, the remainder will be the answer.

See the Work.

$$\begin{array}{r}
 4484 \text{ at } 2s. \text{ per} \\
 \hline
 1 \\
 \hline
 \text{£. } 448 \text{ } 8 \text{ } 0 \text{ Ans.} \\
 \hline
 \text{or thus} \\
 2s. \text{ is } \frac{1}{10} \mid 4484 \text{ at } 2s. \text{ per} \\
 \hline
 \text{£. } 448 \text{ } 8 \text{ } 0 \text{ Ans.} \\
 \hline
 94984 \text{ at } 18s. \text{ per} \\
 \hline
 94946 \text{ at } 24s. \text{ per}
 \end{array}$$

But if the price consists of odd shillings, except 5 which is an Aliquot. Multiply the given quantity by the price and divide by 20, the quotient will be the Answer.

$$\begin{array}{r}
 498495 \text{ at } 3s. \text{ per} \\
 \hline
 3 \\
 \hline
 1s. \mid \frac{1}{20} \mid 149548 \mid 5 \\
 \hline
 \text{£. } 74774 \text{ } 5 \text{ } 0 \text{ Ans.} \\
 \hline
 94984 \text{ at } 17s. \text{ per} \\
 \hline
 \text{£. } 80736 \text{ } 8 \text{ } 0 \text{ Ans.} \\
 \hline
 94948 \text{ at } 19s. \text{ per} \\
 \hline
 \text{£. } 90200 \text{ } 12 \text{ } 0 \text{ Ans.}
 \end{array}$$

When the price given is 13s. 4d. —15s.—16s.—16s. 8d.—17s 6 or 18s. 4d. their respective compliments to 20s. being always an

aliquot of a pound, then subtract the price of the aliquot from the given quantity, the remainder will be the answer.

$$\begin{array}{r}
 6s. 8d. \mid \frac{1}{3} \mid 2484 \text{ at } 13s. 4d. \\
 \hline
 828 \text{ } 0 \text{ } 0 \text{ sub.} \\
 \hline
 \text{£. } 1656 \text{ } 0 \text{ } 0 \text{ Ans.} \\
 \hline
 \text{For the proof.} \\
 2484 \text{ at } 13s. 4d. \\
 \hline
 13 \\
 \hline
 7452 \\
 2484 \\
 \hline
 4d. \mid \frac{1}{3} \mid 828 \\
 \hline
 1s. \mid \frac{1}{20} \mid 3312 \mid 0 \\
 \hline
 \text{£. } 1656 \text{ } 0 \text{ } 0 \text{ Ans.} \\
 \hline
 84949494 \text{ at } 15s. \\
 5s. \mid \frac{1}{4} \mid 21237373 \text{ } 10 \text{ sub.} \\
 \hline
 \text{£. } 63712120 \text{ } 10 \text{ Ans.}
 \end{array}$$

When the price is shillings and pence, and the aliquot part of a pound, divide by the aliquot and it gives the answer at once. But if the price be neither an aliquot part of a pound; nor the compliment thereof, then multiply the given quantity by the shillings, and take parts for the rest, unless the price can be more conveniently divided into two aliquot parts, &c.

$$\begin{array}{r}
 2s. 6d. \mid \frac{1}{8} \mid 14484 \text{ at } 2s. 6d \\
 \hline
 \text{£. } 1810 \text{ } 10 \text{ } 0 \text{ Ans.} \\
 \hline
 3 \text{ } 4 \mid \frac{1}{8} \mid 94484 \text{ at } 3s. 4d. \\
 \hline
 \text{£. } 15747 \text{ } 6 \text{ } 8 \text{ Ans.} \\
 \hline
 1 \text{ } 8 \mid \frac{1}{12} \mid 94948 \text{ at } 1s. 8d.
 \end{array}$$

6s. 8d $\left| \frac{1}{3} \right|$ 94948 at 13 4

31649 6 8

6s. 8d $\left| \frac{1}{3} \right|$ 31649 6 8 $\pounds. 63298 \ 13 \ 4 \text{ Ans.}$

C. q. lb. s. d.

106 3 14 at 18 9

18 9

848

d. 106

6 $\left| \frac{1}{2} \right|$ 533 $\left| \frac{1}{2} \right|$ 26 62q. $\left| \frac{1}{2} \right|$ 9 $4\frac{1}{2}$ $\frac{8}{4}$ 1lb $\left| \frac{1}{2} \right|$ 4 $8\frac{1}{4}$ $\frac{2}{2}$ 14 $\left| \frac{1}{2} \right|$ 2 $4\frac{1}{8}$ $\frac{1}{7}$ $\left| \frac{1}{2} \right|$ 200 $\left| 3 \right|$ $10\frac{7}{8}$ 100 3 $10\frac{7}{8}$ or $\frac{3}{4}$

2061C. 2qrs. 7lb at 16s. 6d

 $\pounds 1700 \ 15 \ 9\frac{3}{8} \text{ Ans.}$

306C. 3qrs. 21lb. at 21s. 6

 $\pounds 320 \ 19 \ 1\frac{7}{8} \text{ Ans.}$

What will 432C. 2qrs. 22lb
come to, at the rate of 18s.
6d. per Cwt.

Ans. $\pounds. 400 \ 4 \ 10\frac{17}{28}$

432 2 22 at 18s. 6d.

18 6

3456

432

6d. $\left| \frac{1}{2} \right|$ 2162q. $\left| \frac{1}{2} \right|$ 9 316lb $\left| \frac{1}{7} \right|$ 2 $7\frac{5}{7}$ 4 $\left| \frac{1}{4} \right|$ 7 $\frac{13}{4}$ 2 $\left| \frac{1}{2} \right|$ 3 $\frac{27}{8}$ 800 $\left| 4 \right|$ $10\frac{17}{28}$ $\pounds. 400 \ 4 \ 10\frac{17}{28} = \frac{1}{2}$

231C. oq. 1lb. at 18s. 3d.

 $\pounds. 210 \ 15 \ 10\frac{107}{112} \text{ Ans.}$

When it happens that the
price of the integer is a known
fractional part or parts of a
pound, as 17s. 6d. $= \frac{7}{8}$ 13s
4d. $= \frac{2}{3}$ 16s. 8d. $= \frac{5}{6}$ and 7s.
6d. is equal to $\frac{3}{8}$ £c. We may
then multiply the given quantity
by the numerator, and divide
the product by the denominator,
or divide by the denominator
and multiply the quotient by the
numerator: by either way
we will readily find the Ans-
wer.

149 Tons of coals at 16 $8\frac{5}{6}$

5

6) 745

 $\pounds. 124 \ 3 \ 4 \text{ Ans.}$ 14448 at 13s. 4d. $= \frac{2}{3}$ l.

2

3)

1728 at $1\frac{5}{6}$ l. per11 $\frac{6}{11}$

3qrs. 3 nails at 17s. 6d. yd.

17s. 6d.

2qs. $\left| \frac{1}{2} \right|$ 8 91 $\left| \frac{1}{2} \right|$ 4 $4\frac{1}{2}$ the common2nls. $\left| \frac{1}{2} \right|$ 2 $2\frac{1}{4}$ way1 $\left| \frac{1}{2} \right|$ 1 1 $\frac{1}{2}$ $\pounds. 0 \ 16 \ 4\frac{3}{4} \text{ Ans.}$

ARITHMETIC.

11

When divers denominations are given to find the price of the whole, and the price of one of the smallest given, reduce them to the smallest given the shortest way and proceed as before.

$$\begin{array}{r}
 \text{C. q. lb. d.} \\
 144 \ 3 \ 25 \text{ at } 7\frac{1}{2} \text{ per lb.} \\
 \quad 144 \ 3 \ 25 \\
 \quad 144 \\
 \quad 144 \\
 \quad 14484 \\
 \quad 25 \\
 \hline
 16237 \text{ at } 7\frac{1}{2} \text{ per lb} \\
 6d. \left| \frac{1}{2} \right| \quad 8118 \ 6 \\
 1\frac{1}{2} \left| \frac{1}{4} \right| \quad 2029 \ 7\frac{1}{2} \\
 \hline
 101418 \ 1\frac{1}{2} \\
 \hline
 \text{£. } 507 \ 8 \ 1\frac{1}{2} \text{ Ans.}
 \end{array}$$

When the price of one pound avoirdupoise weight is given to find the price of 112lb. or the Ct.

R U L E.

Reduce the price of the pound to farthings, then take 2s. 4d. for every farthing, and you will have the price of the Cwt.

At 4½d. per lb. what will 112lb. cost?

$$\begin{array}{r}
 4\frac{1}{2} \\
 4 \\
 \hline
 18 \text{ at } 2s. \ 4d. \\
 \hline
 1 \ 16 \ 0 \\
 4d. \left| \frac{1}{2} \right| \quad 6 \\
 \hline
 \text{£. } 2 \ 2 \ 0 \text{ Ans.}
 \end{array}$$

By having the price of the hundred to find the price of the pound. Reduce the given price of the hundred into groats, divide the product by 7, the quotient will be your answer in farthings.

Example

At 56s. per cent what is the price of the pound?

$$\begin{array}{r}
 56 \\
 3 \\
 \hline
 7) \ 168 \text{ Groats} \\
 \hline
 4) \ 24 \text{ Farthings} \\
 \hline
 6d. \text{ per lb.}
 \end{array}$$

Note, when the price is an even number of shillings and tis required how many hundred yards &c. may be bought for a certain number of pounds sterling. Add a cypher to the number pounds and divide by half the number of shillings, the quotient will be the answer.

At 2s. per yard how many for 144l.

$$1) \ 1440 \ (\ 1440 \text{ yds. Ans.}$$

How many hundred weight can I buy for 9456l. at 24s. per Cwt.

$$\begin{array}{r}
 12) \ 94560 \ | \\
 \hline
 7880 \text{ yds. Ans.}
 \end{array}$$

EXCHANGE.

THE relative abundance, and scarcity of specie in different countries, forms what is called the course of exchange.

Exchange is a fixing of the actual and momentary value of money, and is the reducing of it in one country for the same value paid in another.

The par of exchange is always fixed and certain, it being the intrinsic value of foreign money compared with sterling, but the course of exchange rises and falls upon various occasions.

English money reduced into Irish.

A merchant in Dublin draws a bill of exchange for 19000*l.* English money, which he negotiates or sells to a banker at $8\frac{1}{3}\%$ per cent advance, how many pounds Irish money is he to receive?

Ans. £. 20583 6 8

Example

£. 19000
 $8\frac{1}{3}\%$

152000
 6333 6 8

1583133 6 8
 20

6166
 12

8100

£. 19000 0 0 English
 1583 6 8 Exchange

20583 6 8 Irish
 or thus

as 12 : 13 :: 19000
 13

57000
 19000

12) 247000

£. 20583 6 8

In

In 21000l. English at $8\frac{1}{3}\%$ per cent. *Ans.* £. 22750
 In 390l. English at do. *Ans.* £. 424 9 4
 In 4000l. English at do. *Ans.* £. 4333 6 8

Irish money reduced into English.

A Cargo of several commodities, cost at Cork in Ireland, 2750l. Irish how much is that in London at $8\frac{1}{3}\%$ per cent?

Ans. £. 2538 9 $2\frac{1}{3}$ Eng.
 as 13 : 12 : : 2750 :
 12

13) 33000 (2

£. 2538 9 $2\frac{1}{3}$

A merchant in Whitehaven, has a bill of Exchange for 170l. Irish, which he negotiates at $8\frac{1}{3}\%$ per cent. I demand how much English money he is to receive?

Ans. £. 156 18 $5\frac{1}{4}$
Ans. £. 09 14 $10\frac{1}{4}$
Ans. £. 923 01 $6\frac{1}{4}$

£. 10 10 at do.
 £. 1000 at do.

The currencies of several of the British American colonies, reduced to pounds sterling will be shewn in this section in a most concise method, according to arbitration and contraction.

The *P A R S* of exchange with several Provinces are as followeth.

<i>Boston in New</i>	}	133 $\frac{1}{3}$	<i>South Carolina,</i>	700	
<i>England,</i>			<i>Georgia</i>	- - 100	
<i>New York and</i>	}	175 or 171 $\frac{5}{7}$	<i>Jamaica</i>	- - 140	
<i>East Jersey,</i>			<i>Barbadoes</i>	- - 135	
<i>Pensylvania and</i>	}	165 or 160 $\frac{3}{7}$	<i>Nevis and</i>	}	175
<i>West Jersey.</i>			<i>Montserrat</i>		
<i>Virginia</i>	- -	125	<i>Antigua and</i>	}	165
<i>Maryland</i>	- -	145	<i>St. Christophers</i>		
<i>North Carolina</i>		145			If

If a merchant in Great Britain receives advice that his factor, or correspondent at Boston in New England, has shipped him, in a certain ship, a cargo amounting as per Invoice to 5737l. 10s. lawful money of Boston; how much sterling must the merchant make insurance to cover the risk of the said adventure?

The exchange at $133\frac{1}{3}$ l.

<i>Boston</i>		<i>London</i>			<i>Boston</i>
As $133\frac{1}{3}$	:	100	:	:	5737 10
3		3			
400	:	300	:	:	

contracted as 4 : 3 : : 5737 10
3

4) 17212 10

L. 4303 02 6 ster.

In 4303 02 6 English, how many pounds currency
4 (of Boston?)

3) 17212 10 0

L. 5737 10 0 Boston money proved.

The net proceed of sales of a cargo in Jamaica 9575l. 6s. 6d. currency at 140 exchange, what is the sterling value?

Ans. L. 6839 10 $4\frac{2}{7}$

140 : 100

As 7 : 5 : : 9576 06 6
5

7) 47876 12 6

L. 6839 10 $4\frac{2}{7}$ sterling.

$$\text{As } 5 : 7 : : 6839\text{l. } 10\text{s. } 4\frac{2}{7}\text{d.}$$

$$\begin{array}{r} 7 \\ \hline 47876 \quad 12 \quad 6 \end{array}$$

L. 9576 6 6 Jamaica cur.

A merchant in Charles Town South Carolina has occasion to remit in bills of exchange to his correspondent in Whitehaven 2850l. that Province money, for how much sterling must the bill be drawn, supposing the exchange at $712\frac{1}{2}\text{l.}$

$$\begin{array}{r} 25 \qquad \qquad 25 \\ \text{As } 712,5 : 100 \\ \text{As } 28,5 : 4 : : 2850 \\ \hline 4 \end{array}$$

285) 11400
L. 400 sterling

A merchant in Philadelphia consigned a cargo of timber, to his factor in Whitehaven, amounting as per invoice to 12000l. currency, for how much sterling money must he draw, allowing the exchange to be 165l. per cent?

$$\begin{array}{r} 5 \qquad \qquad 5 \\ \text{As } 165 : 100 \end{array}$$

$$\begin{array}{r} \text{As } 33 : 20 : : 12000 \\ \hline 20 \end{array}$$

$$33) 240000 ($$

L. 7272 14 $6\frac{6}{11}$

To reduce sterling money into Flemish.

A merchant at Antwerp has bills of exchange for 1000l. payable in Bristol, which he negotiates at 33s. 4d. Flemish, for 1l. sterling, I demand how much Flemish money it makes?

Ans. L. 1666 13 4 Flem.

	As 1 : 33 $\frac{1}{2}$: : 1000	
	or thus	
	1000 at 33 4	33 $\frac{1}{2}$
10s. is $\frac{1}{2}$	500	33000
3s. 4d. $\frac{1}{3}$	166 13 4	333 4
	L. 1666 13 4	20) 333313 4
		L. 1666 13 4

To reduce Flemish money into sterling

How many pounds sterling are in 199l. 19s. 11d Flemish, at 33 $\frac{3}{8}$ s. per pound sterling?

Ans. L. 119 16 11 $\frac{357}{801}$

As 33 $\frac{3}{8}$: 1 : : 199 19 11 : 119 16 11 $\frac{357}{801}$

To reduce Guilders into sterling money.

Note, that each gilder has 20 stivers and each stiver 2 groots or 16 pennings, and each schilling Flemish 12 groots.

How many pounds sterling are equal to 1000 guilders at 33 4 per pound sterling?

Ans. L. 1000

As 33s. 4d. : 1l. : : 1000 Guilders		
12	40	
400	400) 40000	
	L. 100	

To reduce pounds sterling into gilders.

How many gilders are equal to 1409l. sterling, if one pound sterling is 33s. 8d. Flemish?

Ans. 14230 gilders and 18 stivers.

As 1l. : 33s. 8d. : : 1409l.

12
404

404
5636
56360

Note, that 40
groots is one
gilder.

40) 569236

14230 gil. 18 stivers.

In 1597l. 9s. 11d. sterling, how many gilders at 34s. 11d. per pound sterling?

Ans. 16494 gilders 2 stivers 14⁷/₁₀ phenning.

To reduce Hamburg money into pounds sterling.

At Hamburg they keep their accounts generally in marks. schillings lubs, and phenning lubs, but exchange with London in pounds, shillings, and pence Flemish.

A bill being drawn at Hamburg upon London, or any other town in England, for 40083 marks 15 stiver lubs, at 33s. 4d. per pound sterling, I demand the English money equal thereto?

Ans. 3206l. 14s. 3³/₅d.

To reduce pounds sterling into Hamburg money.

A bill of exchange of 900l. sterling being drawn at Whitehaven, upon Hamburg, at 33s. 4d. per pound sterling, how many mark lubs are to be paid for that bill?

Ans. 11250 mark lubs.

To reduce Portugal money into pounds sterling.

A merchant has a bill of exchange for 1000 milreas payable in Lisbon, which bill he negotiates or sells at 6s. 3d. per milrea, I demand how many pounds sterling is he to receive?

Ans. 312l. 10s.

$$\begin{array}{r}
 1000 \\
 \quad 6 \ 3 \\
 \hline
 6000 \\
 3d. \mid \frac{1}{4} \mid 250 \\
 \hline
 1 \frac{1}{20} \mid 625 \mid 0 \\
 \hline
 L. \ 312 \ 10
 \end{array}$$

Note, that 1000 reas make one milrea.

To reduce sterling money into French crowns.

T A B L E.

Louis d'ores, multiplied by 24 are livres.

Pistoles, by 10 are livres

Ecu or crowns, by 3 are livres.

Livres, by 20 are sols.

Sols, by 12 are deniers.

In 1000l. sterling, how many livres Tournois, exchange at 30 pence?

As

A R I T H M E T I C

19

As 30d. : 1 Crown : : 1000l.
240

or thus

1000

8

8000 crowns.

310) 2400010

Ans. 8000 Ecues.

To reduce pounds sterling into Spanish money.

T A B L E.

Pieces of eight, multiplied by 8 are rials.

Rials, by 372 are maravedies.

Note, that the two sorts of rials (i. e.) vellon and plate are in proportion to one another as 32 to 17.

Par is 43 pence (per piaſtre or piece of eight) and the courſe from 35 to 45 pence.

In 144l. 10s. ſterling, how many pieces of eight at 45 pence per piece.

Ans. 770 piaſtres 5 rials and 124 maravedies.

144l. 10s

20

2890

12

45) 34680 (770

315

318

315

30

30

8

45) 240 (5

225

$\frac{15}{45} = \frac{1}{3}$

A R I T H M E T I C.

To reduce Spanish money into pounds sterling.

In 1778 piaftres, 2 rials, exchange at 40 pence, how many pounds sterling?

$$\begin{array}{r}
 1778 \text{ } 2 \\
 40 \\
 \hline
 71120 \\
 2 \text{ rials } \frac{1}{4} \quad 10 \\
 \hline
 71130 \\
 \hline
 592 \overline{) 7 \text{ } 6} \\
 \hline
 \text{£. } 296 \text{ } 7 \text{ } 6 \text{ Answer.}
 \end{array}$$

To reduce pounds sterling into Italian money.

T A B L E.

*Leghorn dollars or piaftres multiplied by 6
are livres or 120 foldi.*

	d.		d.	d.
Par {	Venice ducat	52 $\frac{1}{4}$	} course of ex. from {	45 to 54
	Genoa piaftre	54		47 to 58
	Leghorn dollar	54		47 to 58

In 14840 ducats 10s. banco, how many pounds sterling, exchange at 54 per ducat?

14840 10 at 4s. 6d. per

$$\begin{array}{r}
 4s. \quad \frac{1}{5} \quad 2968 \text{ } 2 \\
 6d. \quad \frac{1}{8} \quad 371 \text{ } 0 \text{ } 3 \\
 \hline
 \text{£. } 3339 \text{ } 2 \text{ } 3 \text{ Anf.}
 \end{array}$$

A R I T H M E T I C.

21

*To reduce the current money of Holland into bank money,
and the contrary.*

Suppose 10500 guilders current money was to be converted into bank money, the agio being 5 per cent, how much is it?

Ans. 10000 guilders bank money.

$$\begin{array}{r}
 100 \\
 5 \\
 \hline
 \text{As } 105 : 100 : : 10500 : \\
 \hline
 100
 \end{array}$$

$$\begin{array}{r}
 105 \overline{) 1050000} \quad (10000 \\
 \underline{105}
 \end{array}$$

If 10000 guilders in Holland was to be reduced into current money, how many guilders current money would it be, the agio at 5 per cent?

Ans. 10500 guilders.

$$\begin{array}{r}
 10000 \\
 5 \\
 \hline
 500 \overline{) 00}
 \end{array}$$

$$\begin{array}{r}
 10000 \text{ guilders} \\
 500 \text{ agio} \\
 \hline
 10500 \text{ guilders}
 \end{array}$$

*This is performed like reducing Irish money into English,
and the contrary.*

A R B I T R A T I O N.

ARBITRATION in foreign exchange is the most beneficial, as well as the most delicate, branch of exchange.

In this admirable rule, the judgment of the negotiator

tiator consists in vigilantly and carefully observing the courses of exchange, where the greatest inequality lies; for there lies the greatest profit to be made by drawing and remitting to certain places preferable to others.

Those who are unacquainted with the niceties of these calculations, think that there are no advantages to be made to other places, with which they do not happen to have any transactions. This is an egregious mistake: nay, if a merchant has dealings with two or three different nations, it is very rare, but considerable advantages are made this way, by knowing how to arbitrate the exchanges, with accuracy and conciseness; and the more general his correspondence is with various nations, the greater opportunity he has of reaping benefit by his superior judgment in this branch of mercantile science.

Let it be supposed, that the exchange between London and Amsterdam is 34s 6d. and between London and Paris 31 $\frac{3}{4}$ d. per crown, what is the proportional arbitrated price between Amsterdam and Paris?

$$\begin{array}{r}
 34s. \ 6d. \\
 12 \\
 \hline
 \text{As } 240 : 414 : : 31\frac{3}{4} \\
 \quad 4 \quad 127 \quad 4 \\
 \hline
 960 \quad 2898 \quad 127 \\
 \quad 828 \\
 \quad 414 \\
 \hline
 960) 52578 \quad (54\frac{123}{160}d. \text{ Ans.} \quad \frac{738}{960} = \frac{123}{160} \\
 \quad 4800 \\
 \hline
 \quad 4578
 \end{array}$$

If 112lb of pewter at London cost 3l. 15s. how many stivers will one lb. cost at Rotterdam, if 100lb. at Rotterdam are equal to 110lb at London, and the exchange at 35 shillings Flemish per pound sterling?

Ans. $7\frac{1645}{2240}$ stivers.

A merchant in London received per the Eagle Will. Johnstone master, an account of sales of a cargo of beef and butter, consigned by him last January to Abraham Schulhausen in Venice, the net proceeds of the cargo 54000 dollars at 4s. 6d. per dollar, I demand which is the most advantageous way, (i. e.) whether he should order his money home by sea and have insurance made upon the whole, at 12 per cent. Or to draw by way of Lisbon, the exchange between Venice and Lisbon at 800 rees per dollar, and from Lisbon to London at 6s. 3d. per millrea, or by Paris, the exchange from Venice to Paris at 5 livres per dollar, and from Paris to London at 32d. per crown, or to have it drawn through Amsterdam, the exchange at 2 guilders and 10 stivers, and from London to Amsterdam at 33s. 4d. per pound sterling.

R U L E.

*Form two columns, and in the first put any one of the given numbers, and against it in the second column put its relative, then put in the first column that which is of the same name with the last of the second column, and in the second put its relative, and so on, until the last in the second column is of the same name with the first in the first column: for the number sought put a (*) then multiply all the numbers, after they are abbreviated, which stand under one another, continually together, and divide the product of the column which hath no (*) by the product of the other column and the quotient is the answer required.*

By

By Sea
 5400 dollars at 4s. 6d.

 4s. $\frac{1}{5}$ 1080
 6d. $\frac{1}{8}$ 135

 1215 at 12 p cent insur.
 12

 145|8 0
 20

 16|00

 1215 0 0
 145 16 0 insur. sub.

 £. 1069 4 net proceeds.

By Paris
 Venice 1 dol. — 5liv. Paris
 Paris 3 — 32d. London.
 — 5400 dollars

 3) 864000 d.

 12) 288000 d.

 26) 2400|0

 £. 1200 0 0 *Ans.*

By Lisbon
 1 dollar — 800 reas.
 1000 reas — $6\frac{1}{4}$ s.
 — 5400 dollars.

 1 — 4
 5 — $6\frac{1}{4}$ s.
 — 5400

 1 — 4
 1 — $6\frac{1}{4}$ s.
 : — 1080

 2700|0

 £. 1350 *Ans.*

By Amsterdam
 dol. 1 — $2\frac{1}{2}$ G.
 33s. 4d. Fl. — 1l. ster.
 12

 400 — 5400

 13500
 40 ftiv.

 4|00) 5400|00

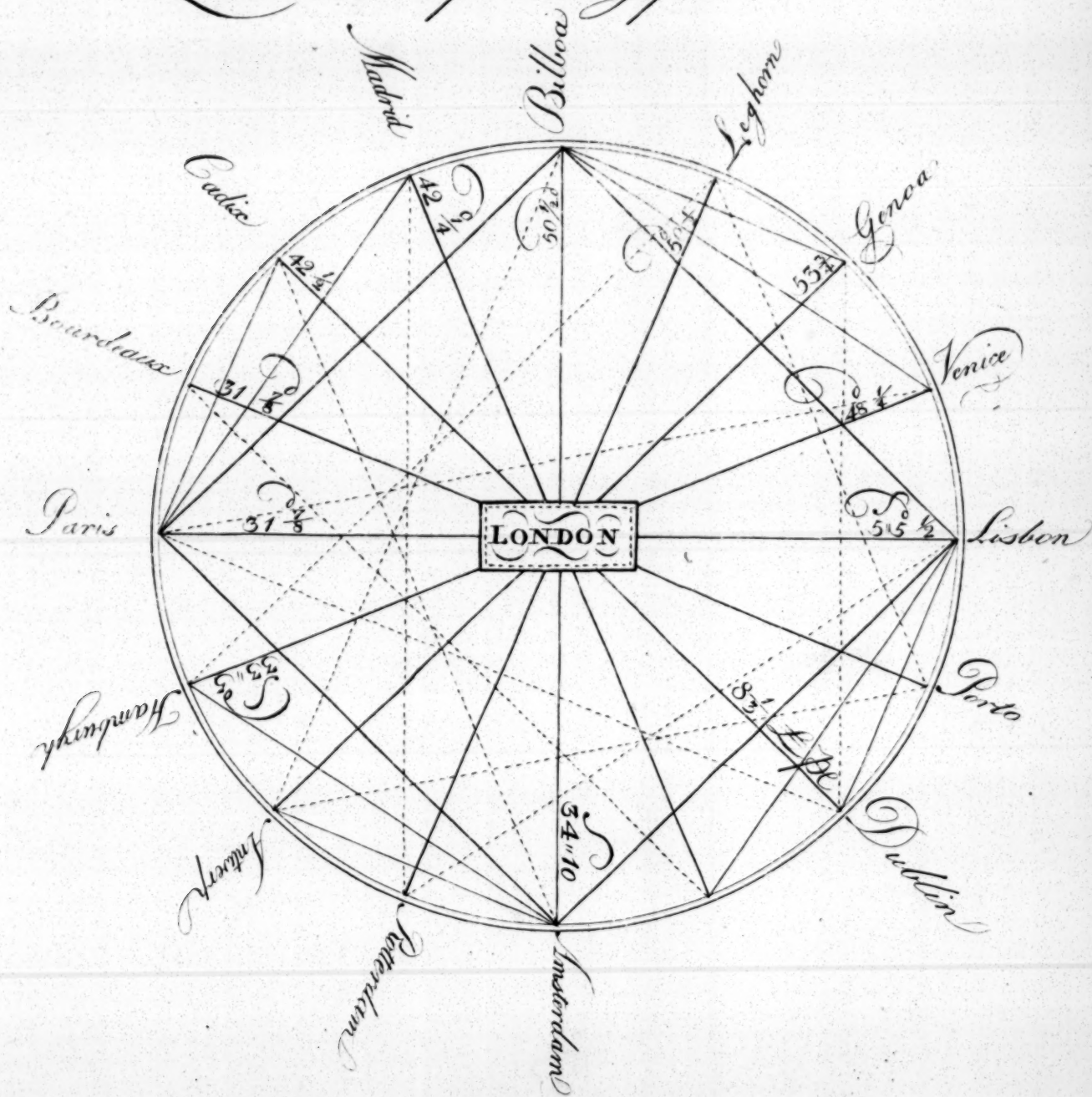
 £. 1350 0 0 *Ans.*

What is a gilder of 20 ftivers worth in Whitehaven, when the exchange between London and Rotterdam is 35s Flemish per pound sterling?

As 35s. : 20s. : : 20 ftivers.
 6 20

210) 400 (1s. $10\frac{8}{11}$ d.

The Par of Exchange between London & the following places



I M
loan
ple
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INTEREST.

INTEREST of money is the use paid for the loan thereof, and is either simple or compound. Or simple interest is that which is paid for the loan of any principal sum of money, lent out for some limited time, at a certain rate per cent, agreed upon between the lender and borrower, and is always proportionable to the time. Those who are any way acquainted with common arithmetic, can easily calculate the interest of any sum for any time.

By act of parliament, the rate of interest per cent is not to exceed £. 5 per cent per annum.

Example

What is the interest of 450l. for 12 years at 5l. per cent per annum?

General rule at one operation.

Multiply the principal, time and rate of interest together by continual multiplication, from the product cut off two figures to the right hand; so shall the figures to the left hand be pounds, and those on the right hand parts of the integer. But note, if the product be a mixt number, to cut off two figures from the integral part of it.

$$\begin{array}{r}
 450 \text{ Principal} \\
 12 \text{ years} \\
 \hline
 5400 \\
 5 \text{ rate} \\
 \hline
 270|00
 \end{array}$$

Ans. £. 270

E

What

What is the interest of 240l. for 120 days at 4l. per cent per annum?

Ans. £. 3 3 $1\frac{1}{4}$

Universal rule for finding the interest of any sum for any number of days, at any rate per cent per annum.

Multiply the price of the principal by the given number of the days, and then that product by the rate per cent; for a dividend, cut off two figures to the right hand, and divide by 365, the quotient will be the answer in pence.

$$\begin{array}{r}
 \text{£. } 240 \\
 \text{240 pence in a pound} \\
 \hline
 9600 \\
 480 \\
 \hline
 57600 \\
 \text{120 days} \\
 \hline
 6912000 \\
 4 \\
 \hline
 365) 276480|00 \\
 \hline
 12) 757 \quad \frac{175}{365} = \frac{1}{4} \\
 \hline
 2|0) 6|3 \text{ } 1 \\
 \hline
 \text{£. } 3 \text{ } 3 \text{ } 1\frac{1}{4} \text{ } \textit{Ans.}
 \end{array}$$

A short method of interest for any number of days at any rate. Being preferable to any books, and answers at one view for any sum and time.

$$\text{For } \left\{ \begin{array}{c} 4 \\ 5 \\ 6 \\ 7 \end{array} \right\} \text{ per cent divide by } \left\{ \begin{array}{c} 9125 \\ 7300 \\ 6083 \\ 5214 \end{array} \right\}$$

RULE.

Reduce the principal into pence. Multiply those pence by the days the money is at interest. Divide the last product by the number in the table standing against the rate of interest, and the quotient is the answer in pence.

Example.

What is the interest of 846l. 13s. 4d. at 5l. per cent per annum, for 140 days?

Ans. £. 16 4 8 $\frac{2}{3}$ = $\frac{3}{4}$

$$\begin{array}{r}
 846 \text{ } 13 \text{ } 4 \\
 20 \\
 \hline
 16933 \\
 12 \\
 \hline
 203200 \\
 140 \\
 \hline
 8128000 \\
 203200 \\
 \hline
 73|00) 284480|00 \quad (3896 \\
 \quad 654 \\
 \quad 708 \\
 \quad 510 \\
 \quad \hline
 \quad 72
 \end{array}$$

£. 16 4 8 $\frac{2}{3}$ = $\frac{3}{4}$

REBATE or DISCOUNT.

DISCOUNT, a term used among traders, merchants, and bankers, (when the two former) it is used sometimes

sometimes on account of their buying commodities in the usual time of credit, with a condition that the seller shall allow the buyer a certain discount at the rate of so much per cent per annum, for the time for which the credit is generally given, upon condition that the buyer pays ready money for such commodities, instead of taking the time of credit. Also traders and merchants, frequently taking promissory notes for monies due payable them or order at a certain time, and sometimes having occasion for money before the time is expired, procure those notes to be discounted by bankers, or other monied men, before the time of payment, which discount is more or less according to the credit and reputation of the person who drew the note, and the indorser or indorsers &c. Bills of exchange are also discounted.

A merchant buys certain commodities to the amount of 100l. payable in 12 months, how much ready money must he pay, the rebate at 5l. per cent per annum?

Ans. £. 95 4 9 $\frac{1}{4}$

R U L E.

As 100l. added to the rate of interest for the given time is to 100l. so is the given principal to the present worth or ready money he is to pay.

$$\begin{array}{r} 100 \\ 5 \\ \text{As } 105 : 100 : : 100 : 95 \text{ } 4 \text{ } 9\frac{1}{4} \end{array}$$

Contracted.

$$\begin{array}{r} \text{As } 105 : 100 : : 100 \\ \text{As } 21 : 20 : : 100 : 95 \text{ } 4 \text{ } 9\frac{1}{4} \end{array}$$

As

ARITHMETIC.

29

As 105 : 100 : : 100

100

105) 10000 (95 4 9 $\frac{1}{7}$

945

550

525

25

20

105) 500 (4

420

80

12

105) 960 (9

945

$$\frac{13}{105} = \frac{1}{7}$$

To find the present worth of any sum which may be agreed to be paid in any number of months.

UNIVERSAL RULE.

As 12 months is to the rate of interest per cent per annum, so is the month or months given to the proportional interest, which added to 100l. then say, as the sum is in proportion to 100l. so is the given sum to the present worth.

What is the discount and present worth of 487l. 12s. for 6 months, at 6l. per cent per annum?

As

As 12 months : 6l. : : 6 months : 3l.

100

3

As 103 : 100 : : 487 12 : 473 8 pref. wor.
473 8 deducted

£. 14 4 discount

Required the present worth of the following sums?

l.	l.	l.	s.	d.
250 for 7 months at 5 per cent per ann.	242	18	03	$\frac{1}{2}$
100 for 9 months at 6 per cent per ann.	95	13	10	$\frac{1}{2}$
500 for 1 month at 5 per cent per ann.	497	18	06	
640 for 18 months at 4 per cent per ann.	603	15	05	$\frac{1}{2}$
75 for 24 months at 5 per cent per ann.	68	03	07	$\frac{1}{2}$

The present worth £. 1508 09 09

B A R T E R.

BY this rule are solved questions relative to the changing of commodites among traders and merchants, on condition, that neither party may sustain loss.

Questions belonging to this rule are solved by the Rule of Three and Practice.

R U L E.

First, find the value of that commodity, whose quantity is given, then find what quantity of the other at the rate proposed, you may have for the same money, a few examples will illustrate the nature of the whole rule.

What

A R I T H M E T I C.

31

What quantity of tea at 4s. 6d. per pound must be delivered in barter for 6Cwt. of sugar at 9d. per pound?
Ans. 112 lb.

$$\begin{array}{r} 4s. \ 6d. \\ 12 \\ \hline 54 \end{array}$$

$$\begin{array}{r} 6Cwt. \\ 112lb. \\ \hline 672 \\ 9 \end{array}$$

$$\begin{array}{r} 54 \overline{) 6048} \quad (112 \text{ pound of Tea is} \\ 54 \text{equivalent to} \\ \hline 64 6Cwt of sugar. \\ 54 \\ \hline 108 \\ 108 \\ \hline 000 \end{array}$$

L O S S and G A I N.

IS a rule that discovers what is gained or lost in the buying or selling of goods, and instructs us to rise or fall the price, so as to gain or lose so much per cent, or otherwise.

Example.

Bought 20 pieces of linen containing 800 yards, at 19d. per yard, sold the same at 23d. per yard, I demand the profit upon the whole?

$$\begin{array}{r} 23d. \\ 19d. \\ \hline \end{array}$$

4 profit

$$800 \text{ at } 4d. \text{ per yard}$$

$$\begin{array}{r} 4d. \ \frac{1}{3} \ 266 \ 8 \\ \hline \end{array}$$

$$1s. \ \frac{1}{20} \ \text{£.} 13 \ 6 \ 8 \ \text{Ans.}$$

F E L L O W S H I P.

FELLOWSHIP.

THIS is one of the rules of plural proportion which cannot be performed by one operation of the rule of proportion.

RULE.

As the total of the stock, : to the aggregate of the clear loss or gain : : so is each particular stock : to its respective gain.

Nine merchants made a company. A put in 150l. B 160l. C 240l. D 180l. E 300l. F 200l. G 100l. H 90l. and I 80l. and they gained 1020l. I demand each merchant's share of the gain, according to his stock : According to Ward's method of finding a Factor for the whole stock ?

See the operation.

As 1500l. : 1020l. : : 1l. : ,68l.

A's share	-	150l.	X ,68	-	-	-	-	A's £.	102	00
B's	-	160l.	X ,68	-	-	-	-	B's £.	108	16
C's	-	240l.	X ,68	-	-	-	-	C's £.	163	04
D's	-	180l.	X ,68	-	-	-	-	D's £.	122	08
E's	-	300l.	X ,68	-	-	-	-	E's £.	204	00
F's	-	200l.	X ,68	-	-	-	-	F's £.	136	00
G's	-	100l.	X ,68	-	-	-	-	G's £.	068	00
H's	-	090l.	X ,68	-	-	-	-	H's £.	061	04
I's	-	080l.	X ,68	-	-	-	-	I's £.	054	08

the whole }
stock. } £. 1500

the total }
gain. } £. 1020 00



PART II.

Instructions for BOOK-KEEPING.

Instructions for paying and receiving of money, buying and selling of goods: Useful to all merchants shopkeepers, &c. Shewing how to keep their accounts after a most accurate manner.

WHAT is the rule when you pay money? The person to whom I pay it, debtor to cash.

When you receive money? Cash debtor to the person of whom I received it.

When goods are bought for ready money? The goods bought, debtor to cash.

When goods are sold for ready money? Cash debtor to the goods sold.

When goods are bought at time? The goods bought, debtor to the person of whom I bought them.

When goods are sold at time? The person to whom I sell them, debtor to the goods sold.

When goods are bought, part for ready money, and the rest at time? The goods bought, debtor to sundry accounts, *viz.* To cash for the sum paid, and to the person of whom I bought them, for the rest

F

When

When goods are sold, part for ready money, and the rest at time? Sundry accounts, debtor to the goods, *viz.* Cash for the sum received, and the person to whom I sell them, for the remainder.

When money is paid for goods before it be due? The person to whom I pay it, debtor to sundry accounts *viz.* To cash for the sum advanced him, and to profit and loss for the rebate or discount, which is an allowance proportioned according to a certain rate of interest, and the person to whom I sell them for the remainder.

When goods are bartered for others? The goods received, debtor to the goods delivered

The whole may be answered by the following axiom, or general rule.

What you receive is debtor to what you deliver.

*Receive before you write, and write before you pay,
And so a good account be sure to keep you may.*

*Of shipping goods abroad, and receiving goods from
abroad.*

WHAT is the rule when you ship off goods for your own account, suppose to Bourdeaux? Adventure or Voyage to Bourdeaux, debtor to sundry accounts, *viz.* To the goods shipped off, for the cost of them.

To charges of duty, &c. If the goods were in your warehouse. If bought for ready money and shipped immediately, Voyage debtor to cash. If bought at time and shipped soon after, Voyage to the place, debtor to the person I bought them of.

When

When you ship off goods for another man's account and upon commission? He for whose account I ship them off, debtor to sundries.

To goods for the first cost of them, - - - - £.

To charges for duty, &c. - - - - - £.

To profit and loss for my commission, - £.

When you ship off goods in company with nine partners each one tenth? Sundry accounts debtor to sundry accounts, viz.

Each partner for his one tenth of the cargo. * H. A. † co.

Adventure or Voyage to the place of consignment for my own one tenth.

To the goods for the first cost thereof.

To charges of duty, &c.

To profit and loss for my commission.

} Debtors.

} Creditors.

When your correspondent sends you an account of sales of the goods you sent him? The correspondent ‡ M. A. debtor to adventure or voyage to Bourdeaux for the net proceeds of the cargo.

When your correspondent ships off goods in return of the cargo, which you consigned him? Voyage from the place of consignment, debtor to voyage to the place of consignment.

If your correspondent advises you that a part of the cargo consigned to him was damaged? Sundry accounts debtor to voyage to the place, viz. Profit and loss for the part damaged. My correspondent M. A. for the sum saved.

When your correspondent has by your order, and for your account, bought and shipped goods? Adventure or Voyage from the place, debtor to my correspondent M. A. for the cost and charges.

When several partners freight a ship, and each ships goods on board? Adventure or Voyage co. debtor to sundries, viz. To each of the partners H. A. co. for

F 2

his

* His account.

† In company.

‡ My account.

his share. To adventure or voyage to the place of consignment for my own share.

When they get insurance made upon the above? Adventure or Voyage *co.* to the place debtor, to each of them for the money paid. To cash for the sum paid by me.

When your correspondent sends you an account of sales of the above adventure? My correspondent M. A. debtor to sundries for the net proceeds of the cargo *viz.* To each partner his account *co.* for the profit (if sold to advantage) To voyage to the place for the remainder.

But suppose the market abroad did not answer? Sundries debtor to adventure or voyage to such a place *viz.* Each of the partners for his proportioned share of the loss. Adventure or Voyage to the place for my own share thereof. My correspondent M. A. for the net proceeds in his hands.

In either case, how do you close all the accounts? The partners draw a bill upon the correspondent for the net proceeds of the cargo, for which they receive cash. Sundry accounts, debtor to my correspondent M. A. *viz.* Each partner H. A. *co.* for the money received by him. Cash for the sum received by myself.

This company account is cleared up with half the trouble of any other method, and no more accounts concerned than H. A. *co.* and M. A.

When your correspondent abroad, sends you goods, half for his account, and half for M. A? Adventure or Voyage from such a place *co.* debtor to my correspondent for half the amount of the cargo.

When you sell any of the aforesaid goods on trust? The buyer or buyers, debtor to adventure or voyage *co.* with such a one.

When

When all the goods *co.* are disposed off? Adventure or Voyage *co.* debtor to sundry accounts *viz.*

To profit and loss for my commission - - - £.

To charges of duty, storage, &c. - - - - - £.

To voyage from such a place *co.* } - - - - £.
for my half net proceeds.

When you sell goods which belong to your correspondent abroad? The person or persons, to whom I sell them, debtor to goods belonging to such a one.

When you have sold all the goods which did belong to your correspondent?

First, I must cast up my commission at two and a half *per cent.* then see what charges I am at, both which sums I must deduct from the whole amount of the goods, the remainder is the net proceeds which belongs to my correspondent; then say in the Journal;

Goods belonging to such a person, debtor to sundry accounts, *viz.*

To profit and loss for my commission. - - - £.

To charges for duty, storage, &c. - - - - - £.

To the Owner for the net proceeds due to him £.

This single rule is sufficient to keep a factor's book.

Of I N S U R A N C E.

WHAT is the rule when you get insurance made upon the ship, and cargo *co.*? Sundry accounts, debtor to sundry accounts, *viz.* My partner or partners, is or are, debtor for his or their respective proportion in the concern. - - - - - £.

Voyage to the place for my own share in the concern.

To cash for the premium paid down - - £.

To charges for policy - - - - - £.

To profit and loss for my commission - £.

When

38 *Instructions for BOOK-KEEPING.*

When you insure to another and you receive the premium? Cash debtor to account of insurance.

When the goods insured are cast away, or taken by the enemy, and you pay the money insured? Account of insurance debtor to cash.

When your correspondent gets insurance made for your account? The Voyage or Goods debtor to him that got the insurance made for me M. A.

When the goods which your correspondent had insured miscarry, and he receives the money that was insured? Then the said correspondent M. A. debtor to voyage or goods insured.

When you get insurance made for another man's account? He for whose account I got insurance made H. A. debtor to sundry accounts, *viz.*

To cash for the premium - - - - - £.

To charges for policy &c. - - - - - £.

To profit and loss for my commission }
at two and a half *per cent.* } - £

When the ship or goods which you get insured for another man's account, happen to be lost, and you receive the money which was insured on them? Cash debtor to him for whose account the goods were insured H. A.

Of I N T E R E S T.

WHAT is the rule when you lend money at interest? He to whom I lend it H. A. of interest, debtor to cash.

When you receive the interest? Cash debtor to profit and loss.

When you receive both principal and interest? Cash debtor to sundry accounts, *viz.* To such a person, his account of interest for the principal. To profit and loss for the interest.

Of

Of DRAWING and REMITTING.

WHAT is the rule when you draw on any person for H. A. and remit the bill to another to be negotiated for your account? I must make account of exchange debtor to the person drawn on, for the sum.

When you draw on any person for your account, and send, or remit the bill to another person for your account? He to whom I remit the bill M. A. debtor to him on whom the same is drawn M. A.

When your correspondent draws on another for your account? The drawer my account debtor to him on whom he draws M. A.

When you draw on any person for your account, and the bill is protested for nonpayment, and another person accepts and pays the bill for your honour and for your account? He on whom I have drawn the bill M. A. debtor to him that accepted and paid the same M. A.

When you have drawn on any person for your account, and the bill comes back protested for want of acceptance, or payment, and you re-imburse the money with the re-exchange and other charges of protesting?

Sundry accounts debtor to cash. - - - - £.

He on whom I had drawn the bill for the principal sum. - - - - - £.

Profit and loss for re-exchange and other charges. £.

When you have drawn on a person for H. A. or account of another, and he lets the bill be protested and another person accepts the same and pays it for your honour? He on whom, or for whose account the bill was drawn H. A. debtor to him that accepts or pays the bill M. A.

When

When you take a bill of exchange to dispose of again?
Account of exchange debtor to cash.

Of Negotiating BILLS of EXCHANGE.

THE bill of exchange, in use among persons of correspondence and dealing, is a short order for money, to be received in one place or country, for the value paid in another; to which men of credit, pay a very strict honour and regard. In it are specified: 1. The place of the drawer's residence. 2. The time of payment. 3. To whom. 4. The sum. 5. Usually at what rate of exchange. 6. Of whom the value was received, or to whose account the draught was to be paid. 7. The drawers name. 8. By whom, and where to be paid.

In bills of exchange there are commonly four persons principally concerned. 1. The remitter, who pays the value to, 2. The drawer, who receives it in one place, and furnishes him with a bill upon, 3. The acceptant, who is expected to pay it in due time, to, 4. The possessor or presenter, who is to receive the contents in another place; not but, sometimes there are only three persons concerned in a remittance, and sometimes, though but seldom, two.

All bills of exchange, upon their coming to the presenter's hands, from the remitter, are immediately to be tendered to the person on whom they are drawn, for acceptance, which, by legal appointment, ought to be made in writing under the bill.

If a bill be payable at usance, or after date, the acceptant's subscribing his name, or making any other mark on the same, is a sufficient and valid acceptance, but if it be payable after sight, the day on which it is tendered for acceptance must be also mentioned upon it; because, upon that depends the time of payment; by which

which acceptance, he becomes absolutely and irrevocably debtor to the presenter, for the contents, or the course of exchange would otherwise be subject to great hazzards and uncertainties.

But if the party, to whom the bill is directed, refuses to accept it after twenty four hours deliberation, if it be a foreign bill, or upon presentment, if an inland bill, protest must be made for non-acceptance at the place of his abode, by a Notary-public, who is to be witness of that refusal; which protest should, for the security of the presenter, be returned the first post, to the remitter, that he may furnish a new bill, or take his proper measure with the parties concerned.

The drawer of a bill should always, the same post, take care to give his correspondent notice, by letter, that he has drawn upon him for so much, payable as in the bill, to prevent its being protested, and sent him back non-accepted, for want of due advice: for in that case his correspondent, may refuse to accept, till advice arrives, if the bill mentions advice to be expected.

To prevent interrupiton of business by miscarriage of letters, or other accidents, merchants always draw two, and often three outland bills, all of the same tenor and date, excepting in the second against the first, and if there be three drawn, against the third also, and in the third against the first and second, to prevent the accepters paying more than one of them by mistake; which bills, the remitter takes care to send his correspondent, to whom they are made payable, by different posts, one of which being answered, the rest are of no force.

If an accepted bill be not paid upon demand, the very day it becomes due it must be noted (that is) put in the hands of a Notary-public, by the presenter, in order to have a protest drawn up, under a copy of the bill, for non-payment; which protest, within fourteen days at farthest, must be returned, but not the bill itself (unless for special reasons) to the remitter, who paid the value,

and who is to give satisfaction for his concern therein, to the presenter, and who will procure satisfaction of the drawer; not only with respect to the principal sum, and the interest thereof, from the day of protest, but also may recover the re-exchange of the said sum, with charges of protest, and whatever damages shall be incurred, by the default of his correspondent, the acceptant, tho' the re-exchange is not always insisted on.

The neglect of protest in due time, leaves the presenter or possessor of a bill no security, but that of the acceptant; whereas he has otherwise, the drawer, and every one of the indorsers (if any) besides the acceptant, to depend on for the principal and damages; and if but one of them prove sufficient he will be no loser.

No bill of exchange can be protested, unless the value be mentioned therein to be received, and the person named of whom; nor is it usual among dealers, to note any inland bill under twenty pounds value, such bills are commonly returned without charges: not but that it may, after acceptance, be lawfully done, if the bill be above five pounds value.

If you discount, or pay a debt with an inland bill, payable to yourself or order, you write your name on the back side, and deliver it into the possession of the person you intend to make it over to, which is called indorsing; whereby you assign all your property therein to him; and in case of the acceptants failure before it is paid, you are, by virtue thereof, as responsible for the contents, and damages, upon protest made, as the remitter is to you, and the drawer to him. In like manner, let a bill be indorsed by several persons, the possessor, or person to whom it was last assigned, in case of non-payment, causes protest to be made, which being returned to the last indorser, he is obliged to satisfy the last possessor, as to the contents and charges, and returns it in the same manner, to the second; he to the third, &c. till at last, it recurs upon the drawer, who is obliged,
to

to answer all damages, as before. In the same manner ought promissory notes to be treated, they being in the eye of the law, of the nature of inland bills of exchange.

But on an outland bill, besides, the indorser's name, it is usual to fill up the indorsement, by appointing payment to his order, naming the person he assigns it over to; specifying the conditions and reasons that induced him to make such indorsement; as, pay Mr. H. W. or order, value in account, S. S. And if Mr. H. W. should assign it to another; pay Mr. P. D. or order, value of himself, H. W. Remembering always, that unless the word *order* be inserted, no bill of exchange, or promissory note, is indorsible to another.

If the acceptant of a bill should chance to fail between the time of acceptance, and that of payment, protest may be made in that case, for better security, before the bill becomes due; not but by the good understanding among dealers, the damages, as brokerage, interest, &c. that would follow protest, are frequently prevented, especially if the drawer or any of the indorsers, be sufficient persons; for any of their correspondents, out of respect, may re-accept the bill, for honour of the drawer, or indorsers, if applied to by the possessor, after he has, for the security of the re-accepter, caused the bill to be protested, with a declaration that the bill was re-accepted for honour of the drawer, &c. underwriting it, accepted for honour of the drawer, *per.* L. L. Or, if respect was shewn to an indorser; accepted, for honour of the indorser H. W. *per.* L. L. In the same manner are to be served such bills as are drawn upon a person, who has not equivalent effects of the drawer in his hands, or that has not received due advice of the bill presented to him for acceptance; which will intitle him

to a legal claim upon the drawer, if he thinks he may venture, under those circumstances, to honour his bills.

When these bills, accepted under protest, become due, it is the custom of merchants to have a second protest for non-payment, made by the possessor with a declaration, as before, that the re-accepter did pay the same with charges, for the honour, as aforesaid; which protests the re-acceptant for his own security, will take care to return with the first opportunity to his friend and correspondent, in whose favour he advanced the money.

Protest for better security may also be made, if the acceptant be under an ill repute; upon which if he gives security for the payment of the bill in due time, the security becomes responsible, as well as the drawer should the acceptant prove insolvent.

The *usance*, or usage of merchants, with respect to foreign bills of exchange, to and from London to Rotterdam, Antwerp, or any other part of the Low Countries, is one calender month, after the date of the bill; double *usance* two months &c. *Usance* from Hamburgh, Copenhagen, Stockholm, Lubeck, Strasburgh to London, and contra is also one month; tho' bills from those, and other distant places, are commonly drawn payable after sight, because of the uncertainty of their arrival. *Usance* from London to Lisbon or Madrid, is two months; to Leghorn, Venice, or any other part of the Levant, is three months, and contra.

After bills of exchange become due, whether inland or foreign, payable at sight, or otherwise, there are by custom of merchants, certain days of grace allowed the acceptor, over and above the time prescribed by the bill, which are more or less, according to the usage of the country where they are to be paid; as in Rotterdam, they allow three days; Rouen, five; Paris, ten; Hamburgh, twelve; Antwerp, and Madrid, fourteen; and London always three: And on the third day before sun-set, payment must be demanded on the part of the presenter;

presenter; and if not complied with, the bill must that very day, (being the utmost time allowed by the law for that purpose) be noted, in order to be protested for non-payment.

If a bill falls due on a Sunday or other great holiday, it is to be demanded and paid, or protested the day before. In any other case, no bill of exchange ought to be paid by the acceptor before it is fully due, unless the remitter shall signify his allowance of it in writing. For, as the remitter delivered his money to the drawer, in order to have it paid again to such a person as he shall direct, it is, and ought to be in his power to guide, and even divert the payment, by altering the bill, and making it payable to any other person, whom he shall think fit, during the whole interval between the acceptance and the day of payment. And if the acceptant shall voluntarily pay it before to any one, and that person should fail, before it falls due, he will be liable to pay it to the remitter's order a second time.

Of Inland BILLS of EXCHANGE.

99 £. *Whitehaven, January 1, 1771.*

At sight pay Mr. William Thompson, or order, ninety nine pounds sterling, value received of Matthew Harrington, and place it to account, as per advice from

GEORGE YOUNG.

To Mr. HENRY HALE,
merchant in Liverpool.

S I R, *Whitehaven, January 1, 1771.*

I have this day drawn ninety nine pounds sterling upon you, payable at sight to Mr. William Thompson or order, value received of Matthew Harrington, which I desire you to honour, and charge to the account of,

G. Y.

1000£.

46 *Instructions for* BOOK-KEEPING.

1000 £. *Whitehaven, Jan. 10, 1771.*

Ten days after date, pay Mr. William Bateman, or order, one thousand pounds sterling, for the value received of Mr. John Hartly, and place it to account, as per advice from,

ALEX. CROSEY.

To Mr. JOHN EAGLE,
merchant in London.

100 £ *London, January 1, 1771.*

At thirty days sight pay Mr. Jonathan Sherman, or order, one hundred pounds sterling for value received of himself and place it to account, as per advice from

EDWARD PAYER.

To Mr. STEPHEN HARTLEY,
ironmonger in Chester.

S I R, *London, January 1, 1771.*

By this day's post, I have drawn for one hundred pounds sterling, upon you, payable at thirty days sight to Mr. Jonathan Sherman, or order, value received of himself, which you will please to honour, and charge to the account of

E. P.

Of Foreign BILLS of EXCHANGE.

FOREIGN cities drawing bills of exchange upon London, always mention the rate of exchange, because they draw in their own money; but when bills are drawn by London on foreign cities, in their money, the rate of exchange is not mentioned, that being a particular agreement between the remitter and drawer, which

which concerns not the acceptant, nor the receiver, so they run absolutely for so many pieces, or so much of their current money, except in Holland, in which case the sum is first presented in sterling and then at what rate of exchange,

London, June 11, 1771. for 890 Crowns, at thirty pence per crown, at usance.

At usance, pay this my first of exchange to Lieutenant Walter Crosby, or order, eight hundred and ninety crowns, at thirty pence *per* crown, for value received of the right honourable Charles Earl of Wrexham, and place it to account, as per advice from

GEORGE GOLD.

To Mr. CHARLES VILLERS,
merchant in Bourdeaux.

London, June 11, 1771. for 890 Crowns, at thirty pence per crown, at usance.

At usance, pay this my second of exchange to Lieutenant Walter Crosby, or order, eight hundred and ninety crowns, at thirty pence *per* crown, for value received of the right honourable Charles, Earl of Wrexham, and place it to account, as per advice from

G. G.

To M. CHARLES VILLERS,
merchant in Bourdeaux.

Mr. Charles Villers,

S I R,

London, June 11, 1771.

By this post I have drawn on you for eight hundred and ninety crowns, at 30d. *per* crown, payable to Lieutenant Walter Crosby or order, for value received of the right honourable Charles, Earl of Wrexham, which draught you will please to honour, and charge to the account of

G. G.
Jamaica

*Jamaica, May 12, 1770. for 2856l. ster.
ex. at 40 per cent. at three usance.*

At three usance, pay this my only bill of exchange, to Mr. Peter Traffick, or order, two thousand eight hundred and fifty six pounds ster. for three thousand nine hundred and ninety eight pounds and eight shillings, currency, value received of Emmanuel Orpen, and place it to account, as per advice, from

JAMES BRADSHAW.

To Mr. JOHN DAVIS,
merchant in Whitehaven.

Mr. John Davis,

S I R,

Jamaica, May 12, 1770.

By Captain William Saunders, Master of the Felicity of Workington, I have drawn on you for two thousand eight hundred and fifty six pounds, ster. for three thousand nine hundred and ninety eight pounds eight shillings, cur. at forty *per cent.* payable to Mr. Peter Traffick, or order, value received of Emmanuel Orpin, which draught please to honour, and charge to the account of

J. B.

Method of CALCULATION.

100l. ster.

40 ex.

As 140l. cur. is to 100l. ster.
so is 3998l. 8s. cur. to 2856l. ster.

Contracted

As 7 is to 5, so is 3998l. 8s. cur. to 2856l. ster.

Virginia,

*Virginia, April 24, 1770. for 50l. ster. exch. at
25 per cent.*

At sixty days sight of this my second bill of exchange,
my first and third of the same tenor and date not yet
paid, pay Mr. William Thompson, or order fifty
pounds sterling, (for sixty two pounds and ten shillings
currency, here received) at time make payment and
place it to account as per advice from

THOMAS DANSON.

To Mess. WALKER and co.
merchants in London.

Method of CALCULATION.

100l. ster.
25 exch.

As 125l. cur. is to 100l. ster.
so is 62l. 10s. cur. to 50l. ster.

Contracted.

As 5l. cur. is to 4l. ster. - - 62l. 10s. cur.

4

5) 250

£. 50 ster.

*The form of a PROTEST, with an accepted
BILL of EXCHANGE.*

ON this day, the fourteenth of January, one thousand seven hundred and seventy one, at the request of Jonathan Sherman, of London, merchant, bearer of the bill of exchange, whereof a true copy is above written; I John Young, of Chester, notary-public, by royal authority, duly admitted and sworn, went to exhibit the said original bill of exchange unto Mr. Stephen Hartley, of Chester, iron monger, upon whom the same is drawn; whereunto I was answered, Mr. S. H. his clerk, that he was in the country, and would return to morrow, when the said bill would certainly be paid; which answer not being satisfactory, therefore I, the said notary, at the request aforesaid, have protested, and by these presents do solemnly protest, as well against the drawer and acceptor of the said bill of exchange, as against all others whom it may concern for exchange, re-exchange, and all costs, charges, damage., and interests, suffered, or to be suffered for want of payment of the said bill of exchange, done and protested in Chester, in the presence of William Grant and George Tomlison, of Chester aforesaid; witnesses

In Testimonium Veritatis,

JOHN YOUNG, *notary-public.*

Of

Of BILLS of PARCELS.

A Bill of parcels is an inventory of the quantity and price of goods, delivered with them by the merchant to the buyer, and is as follows :

London, January 10, 1771.

HENRY CAREFUL

Bought of CHARLES YOUNG.

	Y.	s.	d.	l.	s.	d.
5 pieces velvet, con.	120	at	18 6 per yard	-	111	0 0
6 pieces broadcloth,	420	at	13 4 per yard	-	280	0 0
8 pieces serge, con.	648	at	1 4 per yard	-	43	4 0
3 pieces Genoa silk,	63	at	16 8 per yard	-	52	10 0
2 pieces flowered silk,	46	at	19 6 per yard	-	44	17 0
					<u>£. 531</u>	<u>11 0</u>

Received in full a bill of exchange on John Long, payable at two months,

CHARLES YOUNG.

London, January 14, 1771.

JONATHAN WILSON

Bought of WILLIAM HARTLY.

	l.	s.	d.
Chochineal, 100lb. at 19s. 6d. per lb. - - - -	97	10	0
Tamarines, 10 Hhds. wt. 140C. at 4l per C, wt. 560	560	0	0
Cinnamon, 140lb. at 8s. 6d. per lb. - - - -	61	4	0
Cloves. 80lb. at 7s. 4d. per lb. - - - -	29	6	8
Prunes, 16 C. wt. at 13s. 4d. per C. wt. - - -	10	13	4
Figs, 12 barrels net wt. 16C. at 30s. per C. -	24	0	0
	<u>£. 782</u>	<u>14</u>	<u>0</u>

Received in full a bill on William Evenfon, payable at one month,

WILLIAM HARTLY.

The FORM of an INVOICE.

Whitehaven, January 14, 1771.

INVOICE of eight bales superfine broad cloth, and six hogshheads of tobacco, shipped on board the Industry of Whitehaven, Thomas Gray, commander, for account and risk of Mr. Thomas Black merchant of Cork, being marked and numbered as per margin, viz.

BROAD CLOTH 8 bales				l.	s.	d.
V.	N ^o .	N ^o .				
N ^o . 1	1	120	Yards			
to 8	2	130				
	3	111				
	4	112				
	5	113				
	6	114				
	7	108				
	8	100				
		908	Yards at 13s. 4d. per yard.	605	6	8
TOBACCO 6 Hhds.						
			Tare.			
V.	N ^o .	C. qrs. lb.	C. qrs. lb:			
N ^o . 6	6	14 3 14	1 0 10			
to 11	7	13 1 10	1 0 02			
	8	12 3 11	1 0 00			
	9	11 1 10	0 3 14			
	10	10 1 14	0 3 02			
	11	10 0 08	0 3 00			
	Gross	72 3 11	5 2 00			
	Tare	5 2 00				
	Net	67 1 11	at 56s per C. 188 11 06			
	Charges for hhds. &c.		6 01 10			
				194	13	4
				800	0	0
	Bill of lading, and Cocket, &c:			2	10	0
				802	10	0
	Commiffion at two and a half per cent.			20	1	3
	Errors excepted, per John Davis			822	11	3

An ACCOUNT of SALES.

Nantz, January 12, 1771.

AN account of sale of ten bales broad cloth, received per the Neptune, Henry King, commander, for account of John Davis, merchant in Whitehaven, is Dr.

Bales.	Yards.	Bales.	Yards.	
N ^o . 1 containing	120	N ^o . 6	98	
2	130	7	88	
3	112	8	111	
4	100	9	110	
5	140	10	113	
To freight and average - - - - -				100
To custom, &c. - - - - -				210 16
To commission, at two and a half per cent. -				491 4
				802
To the net proceeds carried to the credit of your account (errors and bad debts excepted) - - - - -				18846
				19648
1771 PER CONTRA Cr.				
Jan. 1	Sold for ready money to Jacob Barriel,			
N ^o . 1	120	Yards		
2	130			
3	112			
6	98			
7	88			
	548 at 17 livres per yard			9316
4	Sold Emmanuel Clearmaux, at one month,			
N ^o . 4	100	yards		
5	140			
8	111			
9	110			
10	113			
	574 at 18 livres per yard			10332
				19648

A POLICY of INSURANCE.

KNOW all men, by these presents, that Henry Young of Whitehaven, merchant, as well in his own name, as for and in the name and names of all and every other person and persons whom the same may or shall concern, doth make assurance, and hereby cause himself and them, and every of them, to be assured, lost or not lost, at and from the port of Whitehaven to the port of Hamburgh, in the Dutchy of Holstain, upon the body, tackle, apparel, ordnance, munition, artillery, boat, and other furniture of, and in the good ship called the Neptune, burden 240 Tons or thereabouts, whereof I. W. is master; beginning the adventure upon the said ship from and immediately following the day of the date hereof, and to continue and endure until the said ship, with all her tackle, apparel, &c. shall be arrived at the said port of Hamburgh, and there hath moored at anchor twenty four hours, and it shall be lawful for the said ship, in this voyage, to proceed and sail to, and touch and stay at any ports and places whatsoever, without prejudice to this assurance. The said ship Neptune, for so much as concerns the assureds, is and shall be rated and valued at——sterling, without further account to be given by the assureds for the same. And touching the adventures and perils in this voyage, they are of the seas, men of war, fire, enemies, pirates, rovers, thieves, jetsons, letters of mart and countermart, surprisals and taking at sea, arrests, restraints and detainments of all kings, princes, and people, of what nation, condition, or quality soever; barratry of the master or mariners, and other perils, losses, and misfortunes that have or shall come to the hurt, detriment, or damage of the said ship Neptune, or any part thereof. And in case of any misfortune, it shall be lawful for the assureds, their factors, servants, and assigns, to sue, labour, and travel for, in and about the defence,

defence, safeguard, and recovery of the said ship, or any part thereof, without prejudice to this assurance; to the charges whereof, we the assurers will contribute, each of us according to the rate and quantity of his sum herein assured. And so we the assurers are contented, and do hereby promise and bind ourselves (each of us for his own part) our heirs, executors, goods, and chattels to the assureds, their executors, administrators, and assigns, for the true performance of the premises; confessing ourselves paid the consideration due to us, for this assurance by E. H. of Whitehaven, merchant, at and after the rate of——per cent. and in case of loss, the assureds to abate——per cent. In witness whereof we the assurers have subscribed our names, and sums assured.

I H. B. am content with this assurance	}	£. 1000 0 0
for one thousand pounds.		
<i>Witness my hand, &c.</i> H. B.		

A CHARTER PARTY.

THIS Charter party, indented, made, and agreed upon, this tenth day of March, one thousand seven hundred and seventy one, and in the eleventh of the reign of our Sovereign——between C. D. of——mariner, master and owner of the ship or vessel called the——, now lying in the port of Whitehaven, of the burden of two hundred tons, or thereabouts, of the one part; and N. H. of the city of Dublin merchant, of the other part; witnesseth, that the said C. D. for the consideration herein after mentioned, hath granted, and to freight letten, and by these presents doth grant, and to freight let, unto the said N. H. his executors, administrators, and assigns, the whole tonnage of the hold, sternsheets, and half deck of the said ship or vessel called from

——— from the port of ——— to ——— in a voyage to be made with the said ship, in manner hereafter mentioned : that is to say, to sail with the first fair wind and weather that happen after ——— or before ——— next, from the port of ——— with the goods and merchandise of the said N. H. his factors or assigns, on board to ——— aforesaid ; there to be discharged of her said cargo, within twenty one days next after her arrival there, for the end of her said voyage. In consideration whereof, the said N. H. for himself, his executors, and administrators, doth covenant, promise and grant, to and with the said C. D. his executors, administrators, and assigns, by these presents, that he the said N. H. his executors, administrators, or assigns, shall and will well and truly pay, or cause to be paid, unto the said C. D. his executors, administrators, or assigns, for the freight of the said ship and goods, the sum of ——— sterling, within twenty one days after the said ship's arrival, and goods discharged, at the port of ——— aforesaid, for the end of the said voyage ; and also shall and will pay for demurrage (if any shall be, by default of him the said N. H. his factors or assigns) the sum of ——— per day, daily and every day, as the same shall become due. And the said C. D. for himself, his executors and administrators, doth covenant, promise, and grant, to and with the said N. H. his executors, administrators, and assigns, by these presents, that the ship or vessel shall be ready, at the said port of ——— to take in goods, by the said ——— or before ——— next coming. And within ten days next after the said ship or vessel shall arrive at the said port, in manner, and according to the times aforesaid, he the said N. H. doth promise to have his goods ready to put on board the said ship, to proceed on in the said voyage. And the said C. D. for himself, executors and administrators, doth further covenant, promise, and grant, to and with the said N. H. his executors administrators, and assigns, that the said ship

ship or vessel now is, and at all times, during the said voyage, shall be, to the best endeavour of the said C. D. his executors, administrators, and at his, and their own proper costs and charges, in all things made and kept stiff, staunch, strong, well apparelled, furnished, and provided, as well with men and mariners sufficient and able to sail, guide, and govern the said ship, as with all manner of rigging, boats, tackle, furniture, provision, and appurtenances, fitting and necessary for the said men and mariners, and for the said ship, during the voyage aforesaid. In witness whereof, the parties aforesaid to these charter parties indented, have interchangeably put their hands and seals, the day and year above written.

Sealed and delivered
in the presence of
H. M.
M. N. }

C. D.

A GENERAL RELEASE.

KNOW all men by these presents, that W. D. have remised, released, and for ever quit claimed, and by these presents do, for me, my heirs, executors, and administrators, remise, release, and for ever quit claim, unto I. K. his heirs, executors, and administrators, all and all manner of actions, cause and causes of actions, suits, bills, bonds, writings, obligations, debts, dues, duties, accounts, sum and sums of money, judgments, executions extents, quarrels, controversies, trespasses, damages, and demands whatsoever, both in law and equity or otherwise howsoever, which against the said I. K. I ever had, now have, and which I my heirs, executors, and administrators, shall or may have, claim, challenge, or demand, for or by reason or means of any matter, cause,
I or

38 *Instructions for BOOK-KEEPING.*

or thing, from the beginning of the world to the day of the date of these presents. In witness whereof, I have hereunto put my hand and seal, the——day of——

Sealed and delivered
in the presence of
I. H.
M. E.

}

W. D.

A BILL of LADING.

SHIPPED by the grace of God, in good order, and well conditioned, by Wilson Watfon, of Whitehaven merchant, in and upon the good ship called the Diamond, whereof Henry Jones is master, now lying in the port of Whitehaven, and bound to Dublin; one hundred hogheads of tobacco, marked, and numbered as per margin, and are to be delivered in like good order
V. at the aforefaid port of Dublin (the danger of
N^o. 1 to the seas only excepted) unto Mr William Nagle,
100 merchant, there, or to his assigns, he or they paying freight for the faid cargo——per hoghead, with primage and average accustomed. In witness whereof the master or purser of the faid ship hath affirmed to three bills of lading, all of this tenor and date, one of which bills being accomplished, the other two stand void, and so God send the good ship to her desired port in safety. amen.

Dated in Whitehaven, January 10, 1771.

Observe that there are always three of these bills made out, one of which must be sent by the post to the person to whom the goods are consigned, the master of the ship must have another, and the merchant or exporter a third.

RECEIPTS

RECEIPTS or ACQUITTANCES.

Received, March 20, 1771. of Mr. Henry Sanderfon, fourteen pounds, for one year's rent, due at Martinmas last, for Mr. William Hastings,

per E. T.

£. 14 0 0

Received March 23, 1771. of Mr. Daniel Voster, forty pounds ster. in full of all accounts, debts, dues, and demands, ending this day.

L. C.

£. 40 0 0

Received, March 23, 1771, of Matthew Dikes, one hundred and nine pounds, for the balance of accounts, ending this day.

L. M.

£. 100 0 0

Whitehaven, March 23 1771.

Received of Mr. William Jameson, thirteen pounds and thirteen shillings in full, for half a year's Rent due Whitfuntide last, for account of George Fox Esqr.

For HENRY SANDERSON

£. 13 13 0

S. L.

Received March 23, 1771. of Charles Rice, the sum of one hundred pounds in cash, and an assignment on William Thompson and company, for nine hundred pounds more, which when discharged, will be in full for Mess. H. E. and J. H.

per JOHN NASH.

per cash - - - - 100 0 0

per assignment - 900 0 0

in all £. 1000 0 0

I 2

of

Of PROMISSORY NOTES.

A Promissory note is a written obligation from one person to another, wherein a debt is acknowledged, and payment promised at a certain time.

EXAMPLES.

Whitehaven, March 20, 1771.

I Promise to pay Mr. James Curwen, or order, on demand, the sum of thirty nine pounds sterling, for value received,

L. M.

£. 39 0 0

Whitehaven, March 20, 1771.

I Promise to pay to Mr. Charles Harrington, or order, nine hundred pounds and ten shillings, on the ninth day of June next, for value received,

L. M.

£. 900 10 0

Ten months after date, I promise to pay Humphry Smith Esqr. or order, nineteen pounds sterling, for value received, March, 20 1771.

L. M.

£. 19 0 0

We jointly or severally promise to pay Edmund Gold, or order, one hundred pounds sterling, six months after date hereof, for value received, witness our hands March 20, 1771.

C. D.

E. W.

£ 100 0 0

Instructions for BOOK-KEEPING. 61

I Promise to pay William Singleton, or order, thirty nine pounds sterling, in form and manner following; twenty pounds, part thereof, three months after date, ten pounds more, the ninth day of July next, and the remaining nine pounds, the eleventh of August next following, for value received; witness my hand March 20, 1771.

D. G.

£. 39 0 0

A Bargain and Sale of Leases and Goods, on condition to pay Debts and Legacies

BE it known to all men by these presents, that W. E. of &c. have given, granted, bargained, sold, and by this present deed doth give, grant, bargain and sell unto L. E. my son, all my leases, or land held by lease for years, and all my goods and chattels, both real and personal, both moveable and immoveable, quick and dead, of what kindsoever they be of, and in whose hands, custody, or possession soever they be; to have and to hold to the said L. E. and his assigns for ever, to his and their own proper use and behoof forevermore, upon condition following (that is to say) that the said L. E. shall well and truly, content and pay, or cause to be contented and paid, all my debts whatsoever, and also shall pay and perform, or cause to be performed and paid, all my gifts and legacies, which I the said W. E. shall ordain and appoint by my last will and testament. In Witness, &c.

A LETTER of ATTORNEY.

KNOW all men by these presents, that I W. T. of——Clothier, have named and constituted, and by these

these presents do name, ordain and appoint, and make G. H. my true and faithful attorney, for me, and in my name, and for my use, to demand, sue for, recover, and receive of N. E. the sum of——to me due, and owing by and from the said N. E. giving and hereby granting unto my said attorney, my full power and authority, to use and exercise all such acts, things, and devices in the law, as shall be necessary for recovery of the the said debt, and to make and give acquittances, or other discharges, in my name; and generally to do and execute in the premises, as fully as I myself might or could do, being personally present; ratifying, confirming, and allowing, all and whatsoever my said attorney shall lawfully do, or cause to be done therein, by virtue of these presents, In Witness whereof, I have hereunto set my hand and seal, dated——

Sealed and delivered
in the presence of
H. K.
I. L.

W. T.

A BILL of SALE.

K N O W all persons, whom it may concern: That I James Richmond of Workington, in the County of Cumberland Marriner, for and in consideration of the sum of one hundred pounds of lawful money of Great Britain, to me in hand paid, by William Jackson of Stainburn in the County aforesaid, farmer, the receipt whereof I do hereby acknowledge, have bargained, sold, and delivered, and by these presents, according to due form of law, do bargain, sell, and deliver unto the said William Jackson, ten Horses, and three Cows. To have and to hold the said bargained premises, unto the said William Jackson, his executors, administrators, and assigns

assigns for ever. And I the said James Richmond, for my self, my executors, and administrators, the said bargained premises unto the said William Jackson, his executors, administrators and assigns, against all persons, shall and will warrant, and for ever defend by these presents: In Witness whereof, I have hereunto set my hand and seal this twenty ninth day of March, in the year of Christ, one thousand seven hundred and seventy one.

Scaled and delivered (being
first legally stamped) in
presence of E. D.
M. N.

J. R.

The FORM of a WILL.

IN the name of God. amen. I Henry Gun of Whitehaven in the County of Cumberland, mariner, being of perfect mind and memory, make this my last will and testament: First I desire to be buried in the Old church of Whitehaven, and that the charges of my funeral may not exceed ten pounds. My temporal estate, I bequeath and dispose of in the following manner; first to my daughter Ann I bequeath one hundred pounds sterling and my one sixteenth of the ship Speedwell. The residue, and remainder of my estate, lands, tenements, hereditaments, with my goods, chattels, arrears of rent with all other properties of what kind soever, to me appertaining, I give, devise, and bequeath to my son William, whom I constitute and appoint (the whole and sole) executor of this my last will and testament; and do hereby utterly revoke, disallow, and disannul all former bequests, wills, and legacies by me heretofore in any wise left or made, declaring, ratifying and confirming this, and no other, to be my last will and testament:

ment: In Witness whereof, I have hereunto set my hand and seal, this tenth day of March, one thousand seven hundred and seventy one.

Signed, sealed, published, and declared,
by the within testator Henry Gun to be
his last will and testament, in the pre-
sence of us who have subscribed our
names in the presence of the said testa-
tor and of each other.

H. G.

N. E.

K. L.

N. G.

The FORM of an INDENTURE.

THIS Indenture made the fourth day of April in the eleventh year of the reign of our sovereign Lord George the third by the grace of God, of Great Britain, France, and Ireland, King, defender of the faith; and so forth. And in the year of Christ, one thousand seven hundred and seventy one. Between Charles Benn of Whitehaven in the County of Cumberland, aged fourteen years or thereabouts; and John Benn of Egremont in the County aforesaid, mason, of the one part, and James Wilson of Whitehaven aforesaid, joiner and House carpenter, of the other part, Witnesseeth, that the said Charles Benn of his own voluntary will, and by the consent of his parents, hath put and bound himself apprentice to the said James wilson, to be Taught the art, trade, mystery, or occupation of joiner or house carpenter, to serve him from the day of the date hereof, for and during the term of seven years from thence next ensuing, during which term the said Charles Benn doth hereby covenant, promise and agree to and with the said James Wilson, his heirs, executors, administrators, and assigns, that he will faithfully serve him, and his secrets keep,

keep, and lawful commands every where obey; at cards, dice, or any other games he shall not play, taverns, inns, or alehouses he shall not frequent, unless upon his master's business; matrimony he shall not contract, nor fornication commit during the said term: The goods of his master, he will not embezzle or waste, nor suffer the same to be done by others, but forthwith give notice to his master or assigns, nor lend them to any without his master's consent, neither shall he absent himself from the service of his master without his consent; but in all things behave himself as a true and faithful apprentice ought to do, and perform his duty to the utmost of his skill and ability: and find himself proper and decent apparel fitting for an apprentice during the said term. In consideration of which service the said master doth hereby covenant and promise to find and provide for his said apprentice good and sufficient meat, drink, washing, and lodging, during all the said term, as also pay unto the said apprentice fifteen shillings every year of the last four years of his apprenticeship, and will teach or instruct, or cause to be taught and instructed, the art, trade, mystery, or occupation of a joiner and house carpenter, which he now followeth. And for the true performance of all and singular the covenants and agreements above mentioned, which on the part of the said apprentice are to be performed, he the said John Benn doth hereby bind himself, his heirs, executors and administrators; to the said James Wilson, his heirs, executors, administrators, and assigns, in the sum of or penalty of forty pounds of lawful money of Great Britain, well and and truly to be paid. And for the true performance of all and singular the covenants, payments, and agreements above mentioned, which on the part of the said master, is to be paid, done and performed, he the said James Wilson doth likewise bind himself, his heirs, executors, and administrators, to the said apprentice, his heirs, executors, and administrators, by these presents,

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in the like sum of forty pounds, of the like lawful money well and truly to be paid. In Witness whereof the said parties to these presents have hereunto interchangeably, set their hands and seals the day and year above written.

Sealed and delivered (being
first duly stampd) by the
said Charles Benn and James
Wilson, in the presence of us
E. F.
G. H.

C. B.

J. W.

The Books used in general by Merchants, are the following, viz.

- | | |
|-------------------------------|--------------------|
| 1 The Memorial or Waste-book. | } Principal Books. |
| 2 Journal. | |
| 3 Ledger. | |
| 4 Cash Book. | } Inferior Books. |
| 5 Factor's Book. | |
| 6 Charges Book. | |

The number of the subsidiary books, may be augmented, but not lessened.

I. *Of the WASTE-BOOK.*

In the Waste-Book are writ all the transactions in general, with their circumstances and time as exact as possible.

II. *Of the JOURNAL*

In the Journal are writ all the transactions of the Waste-Book, by way of debtor and creditor, in a more concise manner, preparatory for posting into the Ledger.

III. *Of*

III. *Of the L E D G E R.*

The Ledger, is a large book, containing all the transactions of the merchant's or gentleman's affairs, methodized in the form of debtor and creditor. The Ledger is only the Journal so digested, as to exhibit, at one view, the state of the merchant's or any other trader's concerns, though ever so complicated. This being the grand or essential book where all those mercantile transactions are justly stated and cleared up.

IV. *Of the C A S H - B O O K.*

On the debtor side of the Cash-Book you have all the money you received, and on the credit side you have all your disbursements, or money paid off.

V. *Of the F A C T O R's B O O K.*

In the Factor's Book are copied all the invoices and account of sales, of what kind soever.

VI. *Of the C H A R G E S B O O K.*

The Charges Book serves only for the entry of all manner of charges on merchandizes, which are duly paid for, viz. Porterage, Cellarage, Boat hire, &c. the total sum of which, at the end of every month, is put down in the memorial, in one article.

Of the B A L A N C E.

When the Books are posted, pointed, and examined, add up all the accounts in the debtor sides of the Ledger, and make them one total, and all the credit sides, if their totals agree, the Book will surely balance: or thus, take the difference of all the accounts, whatever the debtor exceeds the creditor, and add them together;

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also whatever the credit side exceeds the debtor, make them one sum, and if their totals agree the Books will balance.

Balancing the Ledger, add up the debtor and creditor sides of the several accounts separately; the difference of which being posted on the defective, or lightest side, will make both even, and consequently the account becomes balanced. In doing of which, the following rules must be observed.

In the first place, erect in the Ledger an account of balance, to which add the difference between the debtors and creditors in the account of cash, and also in accounts of men, together with the quantity and prime costs of all goods remaining on your hands.

The account of goods admit of three varieties, *viz.*

The first then is, when none are sold.

In this case, the account is made even by being credited by balance for the whole quantity at prime cost.

The second is, when all are sold.

In this case, the account is balanced by profit and loss only, by being charged debtor to, or creditor, by that account, for the gain or loss arising from the sale of the goods.

The third is, when only part are sold.

And here, both the accounts of balance and profit and loss are concerned; for, in the first place, the goods must be credited by balance, for those remaining at prime cost; and afterwards made debtor to, or creditor by profit and loss, for the gain or loss on those that are sold.

The

The accounts by which you may gain or lose, are account of merchandizes, voyages, or goods sent abroad, account of insurance, account of exchange, &c.

ACCOUNTS of MERCHANDIZE.

Debtor side in the Ledger shews what goods cost, and the quantity bought in. The credit side, what sold for, and the quantity sold out. All accounts are closed either by account of profit and loss, or balance, or both.

Profit and loss in the debtor side are your losses; and credit side your gains. Observe that this account is balanced last, save stock account, and the account of general balance.

Lastly, how to begin a new set of books, from the general account of balance of the old books; draw an inventory, as at first, and in your new journal make all the money, persons, and merchandizes, in the debtor side of balance, debtor to stock. Also make stock debtor to all you owe; and this is contained in the credit side of balance, not reckoning the last line, which only shews your net stock at the entrance on your new set of accounts, which for distinction sake, you mark B on the cover of each, the next C &c.

A Memorial ARTICLE.

Whitehaven, April 28, 1771.

Received of Samuel Young 100l. for 3 hhds. Malaga wine sold, and delivered him at 33l. 6s. 8d. per hhd.

£. 100

The

*The JOURNAL of the above.**Whitehaven, April 28, 1771.*

Cash debtor to Malaga wine, 100l received of Samuel Young, for 3 hhds, sold and delivered him at 33l. 6s. 8d. per hhd.

Now to post or bring the above Journal article into the Ledger; first, you must in the margin draw a stroke thus—above which is put a figure, shewing the folio of the Ledger where cash is, which is here folio (1) and underneath is put the (2) shewing where the Malaga wine account is in your Ledger, and when you have posted it, that is made cash debtor in the Ledger, and gave Malaga wine credit, put a mark or punct thus (.) before each figure, which signifies that the article is entered or posted in the Ledger.

How to know your GAIN or LOSS.

When you have examined the several accounts, through the Ledger, and noted their profits or losses upon a sheet of paper, then write in your Journal thus, profit and loss debtor to sundry accounts, that is to every one of those accounts in particular; for as much as you have lost by them, and make sundry accounts, that is every one of those accounts you have got profit by, debtor to profit and loss. All those accounts being posted and closed in the Ledger, you must add up your accounts of profit and loss in the Ledger, and whatever the creditor exceeds the debtor is clear profit, or what your stock is increased, for which sum you must make profit and loss debtor to stock; but if the debtor exceeds the creditor, that is, what you have lost, and your stock is so much diminished, for which sum you must make stock debtor to profit and loss.

T H E

THE
WASTE-BOOK.

A

W A S T E - B O O K.

WHITEHAVEN, JANUARY 1, 1771.

An INVENTORY of the Estate of M. P. 1. s. d.
 wherein is brought together the amount of my
 stock; in order to keep my books henceforward
 after the Italian manner, as is now practised.

	l.	s.	d.
I Have in cash in sundry species	6000	00	0
100 hhd. Bourdeaux wine, at 25l. per h.	2500	00	0
104 hhd. Malaga wine, at 26l. per hhd.	2704	00	0
7 hhd. tobacco, 70C. 2q. 14lb. at 9d.	296	12	6
47 bags Hops, 180 1 14 at 50s per C.	450	18	9
40 pieces holland qt. 400 yards at 3s. 4d. per yard, - - -	66	13	4
108 pieces broad cloth, qt. 3240 ells at 11s. 4d. per ell, - - -	1836	00	0
10 pieces shalloon, qt. 400 yards, at 1s. 4d. per yard, - - -	26	13	4
I have an estate in the county of Cumberland called Mountpro- spect; set to sundry tenants at 126l. per annum, - - -	2646	00	0
Thomas Evans, owes me for the balance of accounts in my for- mer books. - - -	100	00	0
Jonathan Richardson, per bond, due 16 inst. - - -	216	14	6
Adam Young, owes me a note on demand. - - -	105	00	0
	16948	12	05

I find myself indebted to the following persons, viz.

To Enoch Pilkington, H. A. inte- rest I owe 600l. payable in 12 months at 4l. per cent per an.	600	00	0
To Humphry Pearson, on demand. -	400	00	0
To Benjamin Adamson, due in 4 months.	216	00	0
To W. Young, payable in 24 months.	100	00	0
To A. Pearson, to pay in 24 months. -	103	00	0

1419 00 00

W A S T E - B O O K. (3) 73

Whitehaven, January 2, 1771.

	l.	s.	d.
✓ Sold William Harris, 100 hhd's Bourdeaux wine, at 28l. per hhd. for cash in hand. - - - - -	2800	00	00
4			
✓ Paid Thomas Jackson, 116l. for 20 peices linen, qt. 1160 yards, at 2s. per yard. - - - - -	116	00	00
6			
✓ Received of Samuel Young, 100l. for 3 hhd's Malaga wine, at 33l. 6s. 8d. per hhd. - - - - -	100	00	00
8			
✓ Sold William Young, 40 pieces broad cloth qt. 1000 ells, at 14s. per ell, payable in 6 months. -	700	00	00
10			
✓ Bought from Elias Martin, 10 pieces serge, qt. 1000 yards at 15d. per yard, payable in 4 months.	62	10	00
12			
✓ Paid Enoch Pilkington, H. A. cur. - - - - -	400	00	00
13			
✓ Paid Humphry Pearson, H. A. cur. - - - - -	400	00	00
14			
✓ Sold William Young, the following goods, viz.			
	l.	s.	d.
5 pieces serge, qt. 500 yards, at } 17d. per yard. - - - - - }	35	08	4
10 do. linen, qt. 580 yards, at } 2s. 6d. per yard. - - - - - }	72	10	0
	107	18	04
16			
✓ Bought and received of Jonathan Richardson, 10 pieces scarlet cloth, qt. 400 yards, at 18s. per yard.			
	l.	s.	d.
He allowed me the debt he owed me in part 216 14 6	216	14	6
For the remainder I passed my obligation. 143 05 6	143	05	6
	360	00	00

74 (4) WASTE-BOOK.

Whitehaven, January 17, 1771.

Adam Young is become a bankrupt, and I have received for my debt of 105l. which was payable in 24 months,

	l.	s.	d.
per composition at 11s. per pound.	-	57	15 0
Discount allowed	-	-	47 05 0

l. s. d.

105 00 00

17

Bartered with Abraham Francis, 400 yards scarlet cloth, at 20s. per yard, against 160 anchors rum qt. 1600 gallons, at 5s. per gallon.

400 00 00

18

This day conditioned with Elias Martin, paid him a debt of 62l. 10s. which was payable in 4 months, viz.

	l.	s.	d.
The rebate of 62l. 10s. at 5l. per cent per annum.	-	-	-
Cash advanced him	-	61	09 6

62 10 00

20

Paid Andrew Pearson, 103l. as followeth, viz.

	l.	s.	d.
The rebate of 103l. for 24 months at 5l. per cent per an.	-	09	07 3 $\frac{1}{2}$
Cash advanced him.	-	93	12 8 $\frac{1}{2}$

103 00 00

22

Sold Isaac Pearson, 10 pieces linen, qt. 580 yards, at 2s 7d per yard.

	l.	s.	d.
Cash received of him for	-	18	14 7
A bill on Benj. Adamson for	-	37	09 2
A cash note for the remainder for	-	18	14 7

74 18 04

WASTE-BOOK. (5) 75

Whitehaven, January 24, 1771.

✓ Paid Benjamin Adamson, his debt of 216l. upon this allowing 3 months rebate upon the whole, and accepting Isaac Pearson's bill drawn on him, viz.

	l.	s.	d.
Isaac Pearson's on Benj. Adamson. -	37	09	2
Rebate of 216l. for 3 months at } 5l. per cent per annum. - - }	2	13	4
Cash advanced him. - - - - -	175	17	6
	216	00	00

216 00 00

25

✓ Bought and received of Andrew Pearson, 110 pieces cotton velvet, qt. 2200 yards, at 10s per yard payable in 3 months. - - - - -

1100 00 00

27

✓ Bought of Andrew Pearson, 10 pieces serge, qt. 300 yards at 18d. per yard, payable on demand.

22 10 00

31

✓ I find to have laid out in this month for sundry charges on House-keeping, as per my book of house expences, folios, 1, 2, and 3. - - - - -

20 00 00

February, 1

✓ Sold James Harrington, 30 pieces serge, qt. 700 yards, at 16d. per yard, payable on demand. -

46 13 04

2

✓ Received of William Young in full for linen, and serge, sold him 14, January last. - - - - -

107 18 07

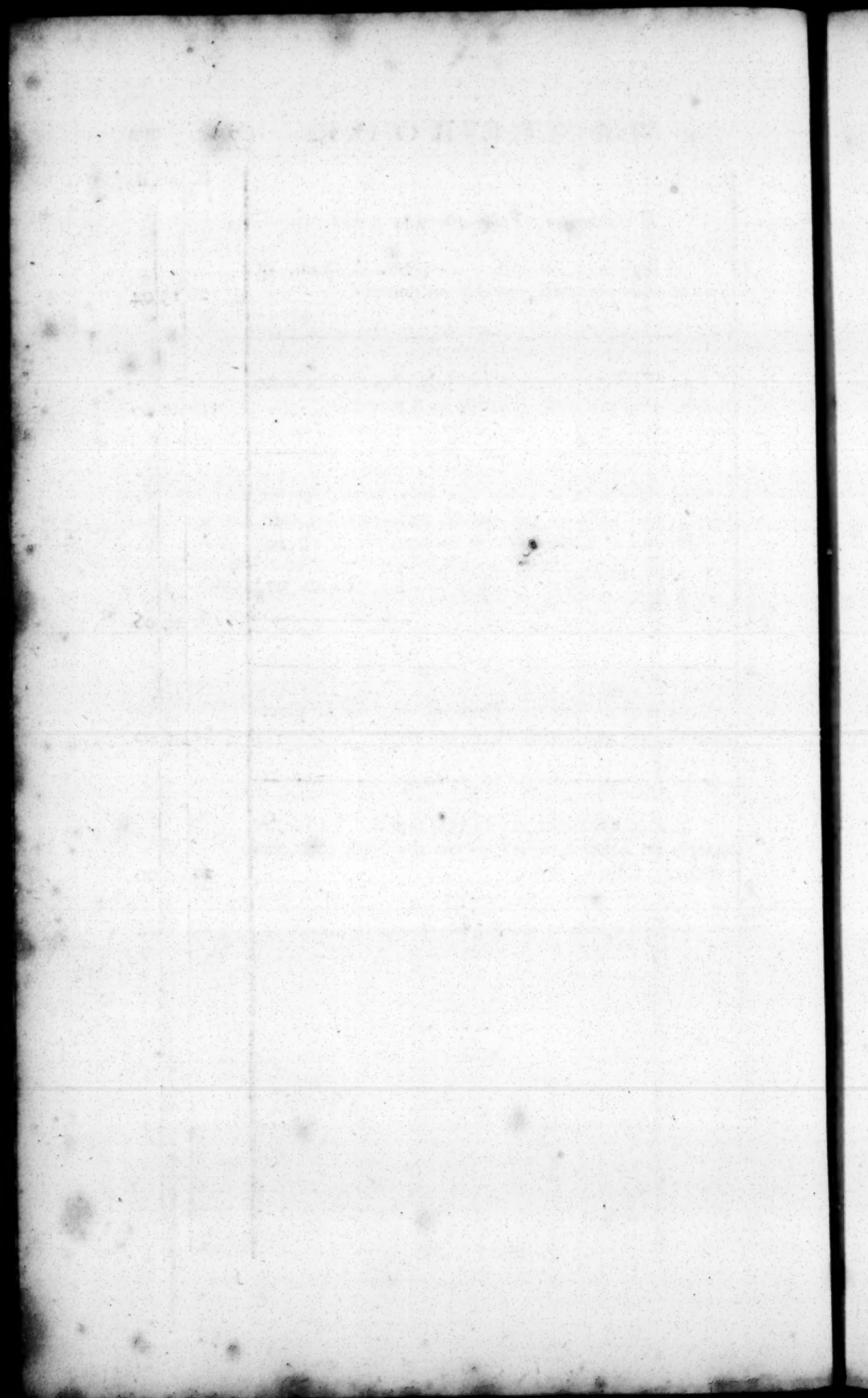
L 3

	l.	s.	d.
<i>Whitehaven, February 4, 1771.</i>			
Bought of James Harrington, the following goods,			
<i>viz.</i>	l.	s.	d.
12 hhds. Bourdeaux wine, at 25l. per h.	300	00	0
10 do. Canary, at 20l. per hhd. -	200	00	0
10 do. Malaga, at 30l. per hhd. -	300	00	0
20 do. Jamaica rum, at 15l. per hhd.	300	00	0
	1100	00	00
Paid him in cash - - - - -	388	16	0
10 pieces serge, qt. 300 yayds at } 15d. per yard. - - - - - }	22	10	0
20 do. broad cloth qt. 648 ells at } 12s. per ell. - - - - - }	388	16	0
For the remainder I passed him a } cash note, payable in 4 months. }	299	18	0
	1100	00	00
8			
Lent William Young, upon his bond 800l at 1.4 $\frac{1}{2}$			
per cent per annum. - - - - -	800	00	00
12			
Sold Humphry Pearson, 40 pieces broad cloth qt.			
1000 yards at 14s. per yard, payable on demand.	700	00	00
14			
Received of Elias Martin, 320l. for 20 hhds.			
Jamaica rum, at 16l. per hhd. - - - - -	320	00	00
16			
Anthony Molefworth, has bought my 10 hhds.			
Canary, for ready money, at 20l per hhd. - -	200	00	00
20			
Paid James Long, 100l. for William Young's			
bill on me, payable on sight to said Long, or order.	100	00	00

W A S T E - B O O K, (7) 77

Whitehaven, February 24, 1771.

	l.	s.	d.
✓ Sold Benjamin Adamson, 10 pieces shalloon, qt. 400 at 16d. per yard, payable on demand. - -	26	13	04
----- 26 -----			
✓ Sold William Young, 12 hhd. Bourdeaux wine, at 26l. 10s. per hhd. payable in 6 months. - -	318	00	00
----- 28 -----			
✓ Sold Anthony Crosby, 47 bags hops, net wt. 180C, 1q. 14lb. at 5zs. per C. wt. l. s. d. Received of Charles Smith in part. 114 14 10 ¹ / ₂ For the remainder he passed his } cash note, payable on demand. } 354 04 07 ¹ / ₂	468	19	06
----- 28 -----			
✓ Received of Thomas Hudson, 8ol. for 40 pieces holland, qt. 400 yards, at 4s. per yard. - - -	80	00	00
----- 28 -----			
✓ I find to have laid out in this month, for sundry charges on house keeping, as per my book of house- expences, folio. 4, and 5. - - : - - - - -	25	00	00



THE
JOURNAL.

A

JOURNAL.

WHITEHAVEN, JANUARY 1, 1771.

		l.	s.	d.
<i>Sundries Dr. to Stock 16948l. 12s. 5d.</i>				
		l.	s.	d.
.2	CASH, in ready money. - - -	6000	00	0
.1	Bordeaux wine, 100 hhds at 25l. pr. hd.	2500	00	0
.2	Malaga wine, 104 hhds. at 26l. pr. hhd.	2704	00	0
.2	Tobacco, 7 hhds net wt. 70C. 2q. } 14lb. at 9d. per lb. - - - - - }	296	12	6
.2	Hops, 47 bags 180C. 1q. 14lb. } at 5os. per C. - - - - - }	450	18	9
.3	Holland, 40 pieces, qt. 400 yards at } 3s. 4d. per yard. - - - - - }	66	13	4
.3	Broad cloth, 108 pieces, qt. 3240 } ells, at 11s. 4d. per ell. - - - }	1836	00	0
.3	Shalloon, 10 pieces, qt. 400 yards } at 1s. 4d. per yard. - - - - - }	26	13	4
.3	Lands in Cumberland, being a free- } hold estate left me by my uncle, } called Mount-prospect, which I } value at 126l. per annum. - - }	2646	00	0
.3	Thomas Evens, owes me for the } balance of accounts. - - - }	100	00	0
.3	Jonathan Richardson, owes me for do. -	216	14	6
.4	Adam Young, owes me on demand. -	105	00	0
.1		16948	12	05
.1	<i>Stock Dr. to Sundries 1419l.</i>			
		l.	s.	d.
.4	To Enoch Pilkington, H. A. of interest } I owe 600l. at 4l. pr. cent per ann. }	600	00	0
.4	To Humphry Pearson, due per note, } on demand. - - - - - }	400	00	0
.4	To Benjamin Adamson, per note, pay- } able in 4 months. - - - - - }	216	00	0
.4	To William Young, per do. payable } in 24 months. - - - - - }	100	00	0
.4	To Andrew Pearson, per do. payable } in 24 months. - - - - - }	103	00	0
		1419	00	00

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Whitehaven, January 2, 1771.

		l.	s.	d.
	Cash Dr. to Bourdeaux wine 28ool.			
2	For 100 hhds. sold William Harrisat 28l. per hhd.	2800	00	00
	4			
	Linen Dr. to cash 116l.			
5	Paid Thomas Danfon, for 20 pieces qt. 1160 yards	116	00	00
	at 2s. per yard. - - - - -			
	6			
	Cash Dr. to Malaga wine 100l			
2	Received of Samuel Young, for 3 hhds. sold him at			
	33l. 6s. 8d. per hhd. - - - - -	100	00	00
	8			
4	William Young H. A. cur. Dr. to broad cloth 700l.			
	For 40 pieces qt. 1000 ells at 14s. per ell, payable in			
	6 months. - - - - -	700	00	00
	10			
5	Serge Dr. to Elias Martin H. A. cur. 142l. 10s.			
	For 57 pieces qt. 2280 yards bought of him at 15d.			
	per yard, payable in 4 months. - - - - -	142	10	00
	12			
5	Enoch Pilkington, H. A. cur. Dr. to cash 400l.			
	Paid him in part. - - - - -	400	00	00
	13			
4	Humphry Pearson, H. A. cur. Dr. to cash 400l			
	Paid him in full - - - - -	400	00	00
	14			
4	William Young, H. A. cur. Dr to fundries 107l. 18s. 4			
	viz. l. s. d.			
5	To serge 20 pieces qt. 500 yds. at 17d. p. y. 35 08 4			
5	To linen 50 pieces qt. 580 yds. at 2s. 6d. p. y. 72 10 0			
		107	18	04

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Whitehaven, January 16, 1771.

		l.	s.	d.
$\frac{5}{3}$	Scarlet cloth Dr. to Jonathan Richardson, H. A. cur.			
	360l.			
	For 10 pieces qt. 400 yards, bought and received of him at 18s. per yard. - - - - -	360	00	00
	17			
	Sundries Dr. to Adam Young 105l.			
$\frac{2}{4}$	Cash received per composition at 11s. } 57 15 00			
	in the pound. - - - - -			
$\frac{1}{4}$	Profit and loss abated him. - - - - - 47 05 00			
	105	00	00	
	17			
$\frac{5}{5}$	Rum Dr. to scarlet cloth 400l.			
$\frac{5}{5}$	For 10 pieces qt. 400 yards at 20s per yard, bartered with Abraham Francis for 160 anchors qt. 1600 gallons at 5s. per gallon. - - - - -	400	00	00
	18			
$\frac{5}{1}$	Elias Martin, H. A. cur. Dr. to sundries 62l. 10s.			
$\frac{1}{1}$	To profit and loss for the rebate of 62l. 10s. for 4 months, at 5l. per cent per annum. } 1 00 6			
$\frac{2}{2}$	To cash advanced him. - - - - - 61 09 6	62	10	00
	20			
$\frac{4}{1}$	Andrew Pearson, H. A. cur. Dr. to sundries 103l.			
$\frac{1}{1}$	To profit and loss, for the rebate of 103l. for 24 months, at 5l. per cent per annum. } 9 07 $3\frac{1}{2}$			
$\frac{2}{2}$	To cash advanced him. - - - - - 93 12 $8\frac{1}{2}$			
	103	00	00	
	22			
	Sundries Dr. to linen 74l. 18s. 4d.			
$\frac{2}{6}$	For 50 pieces qt. 580 yards, at 2s. 7d. per yard, viz.			
$\frac{6}{6}$	Cash $\frac{1}{4}$ received of him. - - - - - 18 14 7			
$\frac{6}{1}$	Bills receivable, $\frac{1}{2}$ on Benjamin Adamson. 37 09 2			
$\frac{5}{5}$	Isaac Pearson, $\frac{1}{4}$ for which he passed his cash note. } 18 14 7			
	74	18	04	

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Whitehaven, January 24, 1771.

		l.	s.	d.
.4	Benjamin Adamson, H. A. cur. Dr. to fundries 216l.			
.6	To bills receivable for one on him. - - 37 09 2			
.1	To profit and loss for the rebate of } 216l. at 5l. per cent per annum for } 2 13 4 3 months. - - - - -			
.2	To cash advanced him. - - - - - 175 17 6			
		216	00	00
	25			
.6	Cotton velvet Dr. to Andrew Pearson, H. A. cur.			
.4	1100l.			
.4	For 110 pieces, qt. 2200 yards, bought and received of him at 10s. per yard, payable in 3 months. -	1100	00	00
	27			
.5	Serge Dr. to Andrew Pearson, H. A. cur. 22l. 10s.			
.4	For 10 pieces qt. 300 yards, bought of him at 18d. per yard, payable on demand. - - - - -	22	10	00
	31			
.6	House-keeping Dr. to cash, 20l.			
.2	Which I find to have laid out in this month for fun- dries, as per book of house expences, fol. 1, 2, 3.	20	00	00
	February 1			
.6	James Harrington, H. A. cur. Dr. to serge 46l. 13 4d.			
.5	For 30 pieces qt. 700 yards sold him at 16d. per yard, payable on demand. - - - - -	46	13	04
	2			
.2	Cash Dr. to William Young, H. A. cur. 107l. 18s. 4d.			
.4	Received of him in full for linen and serge sold him 14 January last. - - - - -	107	18	04
	M 2			

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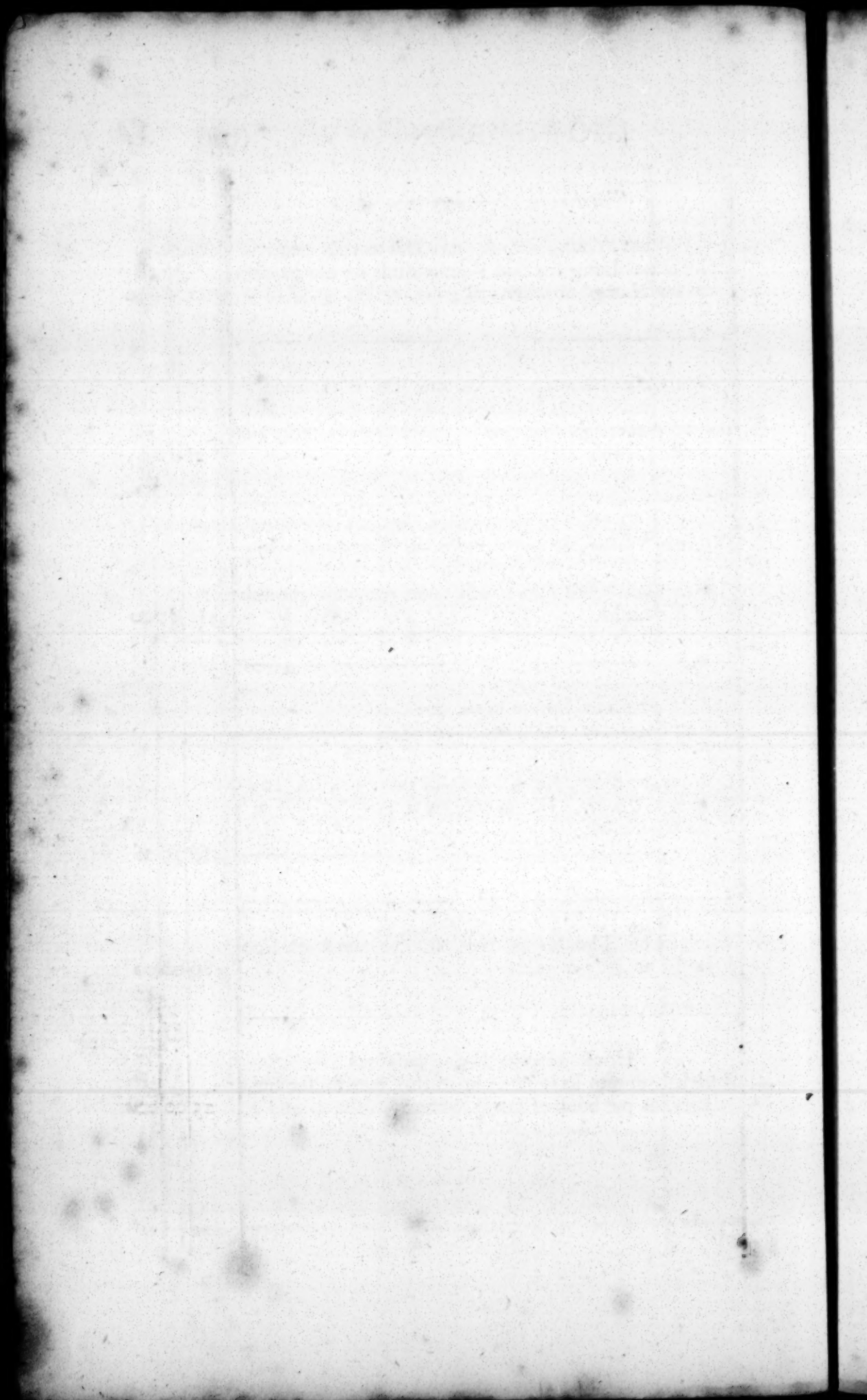
Whitehaven, February 4, 1771.

		l.	s.	d.
	Sundries Dr. to James Harrington, H. A. cur.			
	1100l.			
	For the following goods bought and received of him, viz.			
		l.	s.	d.
.1	Bourdeaux wine, 12 hhds. at 25l. per hhd.	300	00	0
.6	Canary wine, 10 hhds. at 20l. per hhd.	200	00	0
.2	Malaga wine, 10 hhds. at 30l. per hhd.	300	00	0
.6	Jamaica rum, 20 hhds. at 15l. per hhd.	300	00	0
.6		1100	00	00
.6	James Harrington, H. A. cur. Dr. to sundries	1100	00	00
.2	To cash paid him in part. - - - -	388	16	0
.5	To serge, 10 pieces qt. 300 yards at 18d. per yard. - - - -	22	10	0
.3	To broad cloth 20 pieces qt. 648 ells at 12s. per ell - - - -	388	16	0
.6	To James Harrington for the remainder, for which I passed my cash note. - - - -	299	18	0
		1100	00	00
	9			
.4	William Young, H. A. cur. Dr. to cash	800	00	00
.1	Lent him at 4½l. per cent per annum. - - - -	800	00	00
.2				
	12			
.4	Humphry Pearson, H. A. cur. Dr. to broad cloth			
.1	700l.			
.3	For 40 pieces qt. 1000 yards at 14s. per yard payable on demand. - - - -	700	00	00
	14			
.2	Cash Dr. to Jamaica rum, 320l.			
.1	For 20 hhds. received of Elias Martin, at 16l. per hd.	320	00	00
.6				
	16			
.2	Cash Dr. to Canary wine, 200l.			
.1	Received of Anthony Moleworth, for 10 hhds. at			
.6	20l. per hhd. - - - -	200	00	00

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Whitehaven, February 20, 1771,

		l.	s.	d.
.4	William Young, H. A. cur. Dr. to cash 100l.			
.2	Paid James Long for said Young's bill on me payable to said Long, or order. - - - - -	100	00	00
	24			
.4	Benjamin Adamson, H. A. cur. Dr. to shalloon, 26l. 13s. 4d.			
.3	For 10 pieces qt. 400 yards, sold him at 16d. per yard, payable on demand. - - - - -	26	13	04
	26			
.4	William Young, H. A. cur. Dr. to Bourdeaux wine 318l.			
.1	For 12 hhds. sold him at 26l. 10s. per hhd. payable in 6 months. - - - - -	318	00	00
	28			
	Sundries Dr. to hops, 468l. 19s. 6d.			
	For 47 bags net wt. 180C. 1q. 14lb. sold at 52s. per C. viz. l. s. d.			
.2	Cash received of Charles Smith in part. 114 14 10 $\frac{1}{2}$			
.1	Anthony Crosby, H. A. cur. for } 354 04 07 $\frac{1}{2}$			
.2	the remainder. - - - - - }			
	28			
	Cash Dr. to holland, 80l.			
.2	Received of Thomas Hudson, for 10 pieces qt. 400 yards, at 4s. per yard - - - - -	80	00	00
.3				
	28			
	House-keeping Dr. to cash 25l.			
.6	Which I find to have laid out in this month for sundries, as per book of house expences, folio 4, and 5.	25	00	00
.2				



T H E

L E D G E R.

A

A <i>Fol.</i> Adamson Benj. } H. A. cur. } 4	B <i>Fol.</i> Bourdeaux wine 1 Broad cloth 3 Bills receivable 6 Balance 7	C <i>Fol.</i> Cash 2 Cotton velvet 6 Canary wine 6 Crosby Anthony 7
D <i>Fol.</i>	E <i>Fol.</i> Evens Thomas 3	F <i>Fol.</i>
G <i>Fol.</i>	H <i>Fol.</i> Hops 2 Holland 3 Harrington James 6 House-keeping 6	I <i>Fol.</i> Jamaica rum 6
K <i>Fol.</i>	L <i>Fol.</i> Lands in Cum-berland - - } 3 Linen 5	M <i>Fol.</i> Malaga wine 2 Martin Elias 5

N <i>Fol.</i>	O <i>Fol.</i>	P <i>Fol.</i> Pilkington Enoch H. A. of inter. 4 Pearson Humphry H. A. cur. 4 Pearson Andrew H. A. cur. 4 Pilkington Enoch H. A. cur. 5 Profit and loss 1 Pearson Isaac 6
Q <i>Fol.</i>	R <i>Fol.</i> Richardson Jonathan H. A. cur. 3 Rum 5	S <i>Fol.</i> Stock 1 Shalloon 3 Serge 5 Scarlet cloth 5
T <i>Fol.</i> Tobacco 2	U <i>Fol.</i>	V <i>Fol.</i>
W <i>Fol.</i>	X <i>Fol.</i>	Y <i>Fol.</i> Young Adam } 4 H. A. cur. } Young William } 4 H. A. cur. }

90 (1) L E D G E R.

		STOCK	Dr.	Fe	l.	s.	d.
1771	Jan. 1	To Enoch Pilkington, H. A. interest per bond due in 12 months. - - - -	4		600	00	00
		To Humphry Pearson, H. A. cur. on demand. - - - - - - - - - -	4		400	00	00
		To Benjamin Adamson, due in 4 months. - - - - - - - - - -	4		216	00	00
		To William Young, H. A. cur. in 24 months - - - - - - - - - -	4		100	00	00
		To Andrew Pearson, H. A. cur. in 24 months. - - - - - - - - - -	4		103	00	00
		To balance for the net of my estate. - - - - - - - - - -	7		16299	17	11 $\frac{1}{2}$
					17718	17	11 $\frac{1}{2}$

		PROFIT and LOSS	Dr.				
Jan. 17		To Adam Young, H. A. cur. - - - -	4		47	05	00
Feb. 28		To house-keeping, which I find to have laid out in 2 months. - - - - - - - -	6		45	00	00
		To stock gained by trade. - - - - -	1		770	05	06 $\frac{1}{2}$
					862	10	06 $\frac{1}{2}$

		BOURDEAUX WINE	Dr.	hds.			
Jan. 1		To stock, at 25l. per hhd. - - - -	100	1	2500	00	00
Feb. 4		To James Harrington, at 25l. per h. - - - -	12	6	300	00	00
		To profit and loss. - - - - - - - -	112	1	318	00	00
					3118	00	00

L E D G E R. (1) 91

			Cr.	For	l.	s.	d.
1771							
Jan.	1	Per cash - - - - -	2	6000	00	00	
		Per Bourdeaux wine, 100 hhds. at 25l. per h.	1	2500	00	00	
		Per Malaga wine, 104 hhds. at 26l. per hd.	2	2704	00	00	
		Per tobacco, 24 hhds. net wt. 70C. 2q. 14lb.					
		at 9d. per lb. - - - - -	2	296	12	06	
		Per hops, 47 bags net wt. 180C. 1q. 14lb.					
		at 50s. per C. - - - - -	2	450	18	09	
		Per holland, 40 pieces qt. 400 yards at					
		3s. 4d. per yard - - - - -	3	66	13	04	
		Per broad cloth, 108 pieces qt. 3240 ells at					
		11s. 4d. per ell. - - - - -	3	1836	00	00	
		Per shalloon, 10 pieces qt. 400 yards at					
		16d. per yard. - - - - -	3	26	13	04	
		Per lands in Cumberland, called Mount-					
		prospect. - - - - -	3	2646	00	00	
		Per Thomas Evens, H. A. cur. - - -	3	100	00	00	
		Per Jonathan Richardson, H. A. cur. -	3	216	14	06	
		Per Adam Young, H. A. cur. - - -	4	105	00	00	
		Per Profit and loss gained by trade. -	1	770	05	06 ¹ / ₂	
				17718	17	11 ¹ / ₂	
			Cr.				
Jan.	18	Per Elias Martin, H. A. cur. - - -	4	100	06		
	20	Per Andrew Pearson, H. A. cur. - -	5	907	03 ¹ / ₂		
	24	Per Benjamin Adamson, H. A. cur. -	4	213	04		
Feb.	28	Per broadcloth. - - - - -	3	401	12	00	
		Per Bourdeaux wine. - - - - -	1	318	00	00	
		Per hops. - - - - -	2	18	00	09	
		Per holland. - - - - -	3	13	06	08	
		Per linen. - - - - -	5	31	08	04	
		Per serge. - - - - -	5	7	01	08	
		Per scarlet cloth. - - - - -	5	40	00	00	
		Per Jamaica rum. - - - - -	6	20	00	00	
				862	10	06 ¹ / ₂	
			Cr.				
		hhds.					
Jan.	2	Per cash, at 28l. per hhd. recd. for	100	2	2800	00	00
Feb.	26	Per William Young, at 26l. 10s. pr. h.	12	4	318	00	00
				112	3118	00	00

92 (2) L E D G E R.

	Cash	Dr.	Fe	l.	s.	d.
1771						
Jan. 1	To stock. - - - - -	1	6000	00	00	
	To Bourdeaux wine, received for 100 hhds. at 28l. per hhd. - - - - -	1	2800	00	00	
8	To Malaga wine, received for 3 hhds. at 33l. 6s. 8d. per hhd. - - - - -	2	100	00	00	
17	To Adam Young, received of him per composition. - - - - -	4	57	15	00	
22	To linen, received of Isaac Pearson. - - - - -	5	18	14	07	
Feb. 2	To William Young, received of him in full for linen and serge. - - - - -	4	107	18	04	
14	To Jamaica rum, received for 20 hhds at 16l. per hhd. - - - - -	6	320	00	00	
16	To Canary wine, received for 10 hhds. at 20l. per hhd. - - - - -	6	200	00	00	
28	To Hops, received of Charles Smith in part. - - - - -	2	114	14	10 $\frac{1}{2}$	
	To Holland, received of Thomas Hudson, for 40 pieces. - - - - -	3	80	00	00	
			9799	02	09 $\frac{1}{2}$	

M A L A G A W I N E

		Dr.	hhds.	
Jan. 1	To Stock, at 26l. per hhd. - - - - -	104	1	2704 00 00
Feb. 4	To James Harrington at 30l per hhd. - - - - -	10	6	300 00 00
28	To profit and loss. - - - - -	114	1	10 00 00
				3014 00 00

T O B A C C O

		Dr.	hhds.	Ct.	q.	lb.	
Jan. 1	To Stock at 9d. per lb. [7 70 2 14	1	296	12	06		

H O P S

		Dr.	bags	Ct.	p.	lb.	
Jan. 1	To Stock, at 50s. per Ct. [47 480 1 14	1	450	18	09		
Feb. 28	To profit and loss. - - - - -	1	18	00	09		
			468	19	06		

L E D G E R. (2) 93

		Cr.	Dr.	l.	s.	d.
1771						
Jan.	1 Per linen, paid Thomas Davidfon for 100 pieces. - - - - -	5		116	00	00
	12 Per Enoch Pilkington, paid him H. A. cur.	5		400	00	00
	13 Per Humphry Pearfon, paid him in full.	4		400	00	00
	18 Per Elias Martin, paid him. - - - -	5		61	09	06
	20 Per Andrew Pearfon, paid him. - - -	4		93	12	08 ¹ / ₂
	24 Per Benjamin Adamfon, paid him. - -	4		175	17	06
	31 Per House-keeping. - - - - -	6		20	00	00
Feb.	04 Per James Harrington, paid him. - -	6		388	16	00
	08 Per William Young, lent him. - - -	4		800	00	00
	20 Per Do. - - - - -	4		100	00	00
	28 Per House-keeping. - - - - -	6		25	00	00
	Per balance remaining in my hands. -	7		7218	07	01
				9799	02	09 ¹ / ₂

		Cr.	Dr.	hhds.			
Jan.	06 Per cash, at 33l. 6s. 8d. per hhd. received of Samuel Young. -	3	2	100	00	00	
Feb.	28 Per balance remaining unfold. -	111	7	2914	00	00	
		114		3014	00	00	

		Cr.	Dr.	hhds.	Ct.	q.	lb.
Feb.	28 Per balance, at 9d. per lb. remaining unfold. 7	70	2	14	7	296	12 06

		Cr.	Dr.	bags	Ct.	qt.	lb.
Feb.	28 Per Sundry, at 5zs. per Ct. 47	480	2	14	2	468	19 06

94 (3) L E D G E R.

HOLLAND				Dr.	For	l.	s.	d.
		P.s.	Yds.					
1771								
Jan. 1	To Stock, at 3s. 4d per yard.	40	400	1		66	13	04
Feb. 28	To Profit and los.			1		13	06	08
						80	00	00
BROAD-CLOTH				Dr.				
		P.s.	ells					
Jan. 1	To Stock at 11s. 4d. per ell	108	3240	1		1836	00	00
Feb. 28	To Profit and los.			1		401	12	00
						2237	12	00
SHALLOON				Dr.				
		P.s.	Yards					
Jan. 1	To Stock, at 16d. per yard	10	400	1		26	13	04
LANDS in CUMBERLAND				Dr.				
Jan. 1	To Stock.			1		2646	00	00
THOMAS EVANS H. A. cur.				Dr.				
Jan. 1	To Stock.			1		100	00	00
JONATHAN RICHARDSON				Dr.				
Jan. 1	To Stock.			1		216	14	06
Feb. 28	To Balance.			7		143	05	06
						360	00	00

L E D G E R. (3) 95

	Ps.	Yds.	Cr. Yds.	l.	s.	d.
1771 Feb. 28 Per Cash, at 4s. per yard received of Thomas Hudfon. - - -	40	400	2	80	00	00

	Ps.	Ells	Cr. Ells	l.	s.	d.
Jan. 8 Per Wm. Young, at 14s. per ell.	40	1000	4	700	00	00
Feb. 4 Per James Harrington, at 12s. per ell. - - - - -	20	648	6	388	16	00
12 Per Humphry Pearson, at 14s. per yard. 1000 yards equal -	40	800	4	700	00	00
28 Per Balance at 11s. 4d. per ell	8	792	7	448	16	00
		3240		2237	12	00

	Ps.	Yds.	Cr. Yds.	l.	s.	d.
Feb. 24 Per Benjamin Adamson, at 16d. per yard. - - - - -	10	400	4	26	13	04

	Cr.	l.	s.	d.
Feb. 28 Per Balance. - - - - -	7	2646	00	00

	Cr.	l.	s.	d.
Feb. 28 Per Balance. - - - - -	7	100	00	00

	Ps.	Yds.	Cr. Yds.	l.	s.	d.
Jan. 16 Per Scarlet cloth, at 18s. per yard	10	400	5	360	00	00

96 (4) L E D G E R.

			l.	l.	d.
1771		<i>ADAM YOUNG</i> , H. A. cur. Dr.			
Jan.	1	To Stock - - - - -	1	105	00 00
Feb.	28	<i>Enoch Pilkington</i> , H. A. inter. Dr.			
		To balance. - - - - -	7	600	00 00
Jan.	13	<i>Humphry Pearson</i> , H. A. cur. Dr.			
Feb.	12	To Cash paid him for the bal. of accounts	2	400	00 00
		To broad cloth, at 14s. per yard, for 40			
		pieces qt. 1000 yards - - - - -	3	700	00 00
				1100	00 00
Jan.	24	<i>Benjamin Adamson</i> , H. A. cur. Dr.			
Feb.	24	To Sundries as per Journal. - - -		216	00 00
		To Shalloon at 16d. per yard, for 10			
		pieces qt. 400 yards. - - - - -	3	26	13 04
				242	13 04
Jan.	6	<i>William Young</i> , H. A. cur. Dr.			
		To broad cloth at 11s. per ell, for 40			
		pieces qt. 1000 ells. - - - - -	3	700	00 00
	14	To sundries, for serge and linen fold and			
		delivered him. - - - - -		107	18 04
Feb.	8	To cash, lent him upon his bond at 4l.			
		per cent per annum. - - - - -	2	800	00 00
	20	To cash, paid James Long, for said			
		Young's bill on me. - - - - -	2	100	00 00
	26	To Bourdeaux wine at 26l. 10s. per hhd.			
		for 12 hhds. - - - - -	1	318	00 00
				2025	18 04
Jan.	17	<i>Andrew Pearson</i> , H. A. cur. Dr.			
Feb.	28	To fundries, for cash, and profit and loss			
		as per Journal. - - - - -		103	00 00
		To ballance. - - - - -	7	1122	10 00
				1225	10 00

L E D G E R. (4) 97

1771		Cr.	l.	s.	d.
Jan. 17	Per fundries, as per Journal. - - -		105	00	00
Jan. 1	Per Stock, borrowed and received of him, at 4l. per cent per annum - - -	Cr.	600	00	00
Jan. 1	Per Stock, for bills, and notes, payable in 4 months - - - - -	Cr.	400	00	00
Feb. 28	Per balance - - - - -		700	00	00
			1100	00	00
Jan. 1	Per Stock, for bills and notes, payable in 4 months - - - - -	Cr.	216	00	00
Feb. 28	Per balance - - - - -		26	13	04
			242	13	04
Jan. 1	Per Stock, for bills and notes, payable in 24 months - - - - -	Cr.	100	00	00
Feb. 2	Per cash, received of him, for linen, and ferge - - - - -		107	18	04
28	Per balance - - - - -		1818	00	00
			2025	18	04
Jan. 1	Per Stock, - - - - -	Cr.	103	00	00
25	Per cotton velvet at 10s. per yard for 110 pieces, qt. 2200 yards. - - - -		611	00	00
27	Per ferge at 18d. per yard for 10 pieces, qt. 300 yards. - - - - -		22	10	00
			1225	10	00

98 (5) L E D G E R.

LINEN				Dr.	For	l.	s.	d.
			P.s.	Yds.				
1771	Jan.	4	To cash, at 2s. per yard, paid					
			Thomas Davison. - - -	20	1160	2	116	00 00
	Feb.	28	To profit and loss. - - -			1	31	08 04
							147	08 04
SERGE				Dr.				
				P.s.	Yds.			
	Jan.	10	To Elias Martin, at 15d. per					
			yard. - - - - -	75	2280	5	142	10 00
		27	To Andrew Pearson, at 18d. per					
			yard. - - - - -	10	300	4	22	10 00
	Feb.	28	To profit and loss. - - -			1	7	01 08
							172	01 08
ELIAS MARTIN H. A. cur. Dr.								
	Jan.	12	To fundries - - - - -				62	10 00
	Feb.	28	To balance - - - - -			7	80	00 00
							142	10 00
ENOCH PILKINGTON H. A. cur. Dr.								
	Jan.	12	To cash, lent him. - - - - -			2	400	00 00
SCARLET CLOTH				Dr.				
				P.s.	Yds.			
	Jan.	16	To Jonathan Richardson, at 18s.					
			per yard. - - - - -	10	400	3	360	00 00
	Feb.	28	To profit and loss. - - -			1	40	00 00
							400	00 00
RUM				Dr.				
				An.	Gal.			
	Jan.	17	To scarlet cloth, at 5s. per					
			gallon, bartered for 10 pieces					
			qt. 400 yards. - - - - -	160	1600	5	400	00 00

L E D G E R. (5) 99

			Cr.	For	l.	s.	d.
1771			Ps.	Yds.			
Jan.	14	Per William Young, at 2s. 6d.					
		per yard. - - - - -	10	580	4	72	10 00
Feb.	2	Per fundry, at 18d. per yard.	10	580		74	18 04
						147	08 04

			Cr.				
			Ps.	Yds.			
Jan.	14	Per Will. Young, at 17d. per yd.	5	500	4	35	08 04
Feb.	1	Per Ja. Harrington, at 16d per yd	30	700	6	46	13 04
	4	Per ditto at 18d. per yard. -	10	300	6	22	10 00
	28	Per balance, at 15d. per yard.	40	1080	7	67	10 00
						172	01 08

			Cr.				
			Ps.	Yds.			
Jan.	10	Per serge, at 15d. per yard for -	75	2280	5	142	10 00

			Cr.				
Feb.	28	Per balance. - - - - -			7	400	00 00

			Cr.				
Jan.	17	Per rum, at 5s. per Gallon 160 ankers for 10					
		pieces qt. 400 yards at 20s. per yard. -			5	400	00 00

			Cr.				
Feb.	28	Per balance, at 5s. per Gallon	An.	Gal.			
			160	1600	7	400	00 00

100 (6) L E D G E R.

		BILLS RECEIVABLE	Dr.	Fo	l.	s.	d.
1771	Jan. 22	To linen, for one on Benjamin Adamson	5		37	09	02
		ISAAC PEARSON H. A. cur. Dr.					
Jan. 22		To linen, for the remainder of 10 pieces	5		18	14	07
		COTTON VELVET	Dr.				
Jan. 25		To Andrew Pearson at 10s. per yard 110 pieces qt. 2200 yards - - - - -	4		11	00	00
		HOUSE-KEEPING	Dr.				
Jan. 31		To cash, I find to have laid out in this month	2		20	00	00
Feb. 28		To cash, I find to have laid out in this month	2		25	00	00
					45	00	00
		JAMES HARRINGTON H. A. cur. Dr.					
Feb. 1		To serge, at 16d. per yard 10 pieces containing 700 yards - - - - -	5		46	13	04
4		To sundry accounts, as per Journal - - - - -			11	00	00
28		To balance - - - - -	7		253	04	08
					1399	18	00
		CANARY WINE	Dr.				
Feb. 4		To James Harrington, at 20l. per hhd. for 10 hhd. - - - - -	6		200	00	00
		JAMAICA RUM	Dr.				
Feb. 4		To James Harrington, at 15l. per hhd. for 20 hhd. - - - - -	6		300	00	00
20		To profit and loss, - - - - -	1		20	00	00
					320	00	00

L E D G E R. (6) 101

		Cr.	For	l.	s.	d.
1771						
Jan.	24	Per Benjamin Adamson, for one on him	-	4	37	09 02
		Cr.				
Feb.	28	Per Balance.	- - - - -	7	18	14 07
		Cr.				
Feb.	28	Per balance, remaining unfold at 10s. per yard, 110 pieces qt. 2200 yards.	- -	7	11	00 00 00
		Cr.				
Feb.	28	Per profit and loss.	- - - - -	1	45	00 00
		Cr.				
Feb.	4	Per fundry accounts, as per Journal.	- -	11	00	00 00
		Per James Harrington H. A. cur. due to him	- -	299	18	00
				1399	18	00
		Cr.				
Feb.	16	Per cash received of Anthony Molefworth, at 20l. per hhd. 10 hhds.	- - - - -	2	200	00 00
		Cr.				
Feb.	14	Per cash received of Elias Martin, at 16l. per hhd. for 20 hhds.	- - - - -	2	320	00 00

		ANTHONY CROSBY H. A. cur Dr. Fo		l.	s.	d.
1771	Feb. 28	To hops, for the balance due of him - -	2	354	04	7 $\frac{1}{2}$
		BALANCE	Dr.			
Feb. 28		To cash, remaining in my hands - - -	2	7218	07	01
		To Malaga wine, at sundry prices 111 hhds.	2	2904	00	00
		To tobacco, at 9d. per lb. 7 hhds. wt net				
		70 Ct 2 qrs. 14lb. - - - - -	2	296	12	06
		To broad cloth, at 11s. 4d. per ell 8 pieces,				
		qt. 792 ells - - - - -	3	448	16	00
		To lands in Cumberland, called Mount-				
		prospect - - - - -	3	2646	00	00
		To Thomas Evens, H. A. cur. - - -	3	100	00	00
		To Humphry Pearson, H. A. cur - - -	4	700	00	00
		To Benjamin Adamson, H. A. cur. - - -	4	26	13	04
		To William Young, H. A. cur. - - -	4	1818	00	00
		To serge, at 15d. per yard 40 pieces, qt. 1080				
		yards. - - - - -	5	67	10	00
		To Enoch Pilkington H. A. cur - - -	5	400	00	00
		To rum, at 5s. per gallon 100 anchors, qt.				
		1600 gallons. - - - - -	5	400	00	00
		To Isaac Pearson, H. A. cur. - - -	6	18	14	07
		To cotton velvet at 10s. per yard 110 pieces,				
		qt. 2200 yards. - - - - -	6	1100	00	00
		To Anthony Crosby, H. A. cur. - - -	7	354	04	7 $\frac{1}{2}$
				18498	18	1 $\frac{1}{2}$

L E D G E R. (7) 103

	Cr.	Fo	l.	s.	d.
1771 Feb. 28 Per balance. - - - - -	7		354	04	07 $\frac{1}{2}$
Feb. 28	Cr.				
Per Jonathan Richardson H. A. cur. due to him - - - - -	3		143	5	06
Per Enoch Pilkington H. A. Interest	4		600	00	00
Per Andrew Pearson H. A. cur. - -	4		1122	10	00
Per Elias Martin H. A. cur. - - -	5		80	00	00
Per James Harrington H. A. cur.	6		253	04	08
Per stock, the net of my estate - - -	1		16299	17	11 $\frac{1}{2}$
			18498	18	01 $\frac{1}{2}$

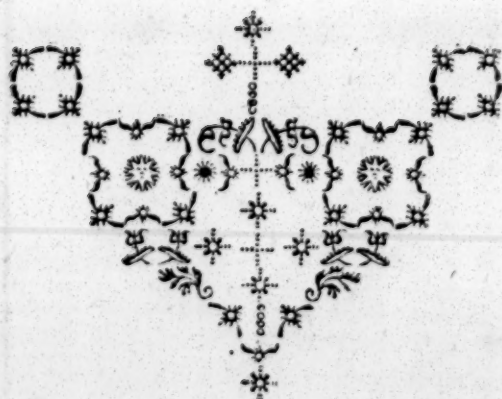


BY way of illustration for the learner's instructions, I shall shew my observations on false balancing, *viz.*

It is the general received notion of all book-keepers, when the books balance, that they are of course surely right. I beg leave to make a few objections by way of exception to this general rule.

Fist, if the calculative part be erroneous, the accounts may be truly stated in a double entry, and at the same time balance, though false in one sense and right in the other.

Secondly, you may see an example left on purpose, in Ledger A, folio (2) concerning Malaga wine, where 10l. profit was omitted to be carried to profit and loss account, and also when 2914l. should be carried to the Dr. side of the balance sheet, there was carried but 2904l. both omissions being a like, the books balanced fairly. Therefore the books may balance, and be false several ways; consequently there should be a constant retrospection of the passed transactions lest any such errors should happen; for further particulars see page 67.



THE
WASTE-BOOK.

B

P

W A S T E - B O O K.

WHITEHAVEN MARCH 1, 1771.

An INVENTORY of the debts, and effects,
active and passive, taken this day per E. F. G.
which are brought from the balance of Lédger A
folio 7, viz.

l. | s. | d.

	l.	s.	d.
I have in cash, remaining in my hands.	72	18	07 01
111 hhds of Malaga wine, remaining unfold. - - - - -	29	04	00 00
7 hhds. tobacco, net wt. 70C. 2q.			
14lb. at 9d. per lb. - - -	29	6	12 06
8 pieces broad cloth, qt. 792 ells at 11s. 4d. per ell. - - -			
An estate called Mount Prospect, which stands me in - - -	26	46	00 00
Thomas Evans, H. A. cur. owes me.			
Humphry Pearson, H. A. cur. owes me for the balance of accounts.	7	00	00 00
Benjamin Adamson, H. A. cur. for ditto.			
William Young, H. A. cur. for ditto.	18	18	00 00
27 pieces serge qt. 1080 yards at 15d. per yard. - - - - -	67	10	00 00
Enoch Pilkington, H. A. cur. owes me.			
100 ankers rum, qt. 1600 gallons at 5s. per gallon. - - - - -	4	00	00 00
Isaac Pearson, H. A. cur. owes me.			
110 pieces cotton velvet, qt. 2200 yards at 10s. per yard. - - -	11	00	00 00
Anthony Crolby, H. A. cur. owes me.			

18498 | 18 | 1 1/2

I find myself indebted to the following persons, viz.

To Enoch Pilkington, H. A. of interest, at 4l. per cent. - -	6	00	00 00
To Jonathan Richardson, H. A. cur.			
To Andrew Pearson, H. A. cur.	11	22	10 00
To Elias Martin, H. A. cur.	8	00	00 00
To James Harrington, H. A. cur.	25	3	04 08

2199 | 00 | 02

W A S T E - B O O K. (3) 107

Whitehaven, March 1, 1771.

Paid 3696l. for 160 hhds tobacco, net wt. 1320Ct. bought and received at 6d. per pound. - - - -	2	369 06 00
--	---	-----------

Received of John Losh, 52ol. for 100 ankers rum qt. 1600 gallons, sold and delivered him at 6s. 6d. per gallon. - - - - -	4	520 00 00
---	---	-----------

Shipped in the Jennet, John Ritson master, which I configned to Thomas Gray of Cork to sell for M. A. <i>viz.</i>	6	240 00 00
100 hhds. tobacco net wt. 825Ct. } at 56s. per Cwt. - - - - - }	8	2310 00 00
Paid for cellarage, portorage and } other charges - - - - - }	10	20 00 00
		2330 00 00

Bought and received of William Thompson, 100 dozen hats, at 48s. per dozen payable in 4 months.	10	240 00 00
--	----	-----------

Bought and received of Isaac Fletcher, 41 dozen 8 pair hofe, at 4s. per pair. - - - - -	10	100 00 00
--	----	-----------

Thomas Young of Boston, advifes me per letter dated 1 January last, that he has bought a ship called the Neptune, for account of the under part-owners <i>viz.</i>	10	3000 00 00
$\frac{1}{16}$ for his own account 26ol. cur. at } 3ol. per cent. - - - - - } $\frac{11}{16}$ for Peter How 286ol. at ditto. - 2200 00 00 $\frac{4}{16}$ for my own account 1040 at ditto. 800 00 00	10	3000 00 00

N. B. The partners at home have no right to give
Thomas Young credit for any more of the Ship than $\frac{15}{16}$
which is the proportion annexed to their names.

108 (4) WASTE-BOOK.

Whitehaven, March 12, 1771.

Received from on board the Ann of Hamburg,
110 barrels tar, and 80 barrels pitch, belonging to
John Rogier of ditto; Which I have sold to John
Hodgson of Werkington *viz.*

	l.	s.	d.
100 barrels at 30s. per barrel.	-	-	150 00 00
80 ditto at 40s. per barrel.	-	-	160 00 00

310 00 00

14

Sent John Rogier Hamburg, an account of sales
100 barrels tar, and 80 barrels pitch: and to
close the account, I have charged freight and other
charges, *viz.*

	l.	s.	d.
My commission upon the total sales, }	7	15	00
310l. at $2\frac{1}{2}$ l. per cent. - - - }			
Freight, and other charges &c. - -	18	16	06
Comes for the net proceeds due to }	283	08	06
faid Rogier. - - - - - }			

310 00 00

16

Remitted George Gore and *co.* London, Henry John-
stone Whitehaven's bill for account of John Rogier
Hamburg H. A. value paid in cash to said John-
stone, payable at usance to Alexander Vandike. -

283 08 06

20

Received from my correspondent William Collum-
reaux Bourdeaux, to sell for his, and my account
each half 80 hhds. brandy, and 60 ankers of green
tea amounting to 15200 livres, comes for my half
7600 livres at $11\frac{1}{2}$ d. per livre. - - - - -

364 03 04

26

Received from Thomas Gray Cork, an account
of sales dated 19 instant of my 100 hhds of tobacco,
confign'd him per the Mermaid, John Peel Master
the net proceed being 2900l. Irish at $8\frac{1}{3}$ l. per cent.

2676 18 06

W A S T E - B O O K. (5) 109

Whitehaven, March 28, 1771.

Shipped in the Jane of Whitehaven, Peter Careful Master, for account and risk of Thomas Young of Boston, the following goods viz.

	l.	s.	d.
100 dozen hats, at 2l. 8s. Per dozen	240	00	00
41 dozen, and 8 pair hose, at	}	100	00 00
4s. per pair, - - - - -			
Charges attending in shipping &c. - -	5	00	00
Comes for my commission at $2\frac{1}{2}$ l. per cent.	7	12	06

352 12 06

29

Received from Thomas Addison, 2676l. 18s. 6d. for my bill which I have this day drawn on Thomas Gray Cork, 2900l. Irish payable at 30 days sight to Henry Gold, or order the exchange at $8\frac{1}{3}$ l. per cent.

2676 18 06

31

I find to have laid out in this month for fundries viz.

	l.	s.	d.
Charges on merchandizes, as per	}	43	16 06
charges Book folio 1, 2, and 3.			
House keeping as Per my book of	}	20	00 00
house expences folio 6, 7, 8, and 9.			

63 16 06

April 1

Bought and received of Nicholas Williamson, 800 hhds. wine, for account of John Harringhock, and myself each half, which I shipped in the Diamond Workington, Henry Steel Master, and consigned to James Nagle Dublin, viz.

	l.	s.	d.
800 hhds at 10l. per hhd. - - -	800	00	00
Charges of shipping &c. - - -	10	00	00
Comes for my commission at $2\frac{1}{2}$ per cent.	20	05	00

830 05 00

110 (6) WASTE-BOOK.

Whitehaven, April 12, 1771.

Received of Thomas Harrington 1000l. for 80 hhds. of brandy, and 60 ankers of green tea, sold him this day, viz.

	l.	s.	d.
80 hhds. at 8l. per hhd. - - - - -	640	00	00
60 ankers at 6l. per anker - - - - -	360	00	00

1000 00 00

16

Sent William Collumnreaux Bourdeaux, an account of Sales of 10 hhds. brandy, and 60 ankers tea, sold the 12 instant for 1000l.

Commision upon the whole sales at $2\frac{1}{2}$ per cent - - - - -	25	00	00
---	----	----	----

Paid for freight, duty, and other charges. - - - - -	225	00	00
--	-----	----	----

Comes for Will. Collumnreaux's half net proceeds. - - - - -	375	00	00
---	-----	----	----

Comes for my own half net proceeds. - - - - -	375	00	00
---	-----	----	----

1000 00 00

19

John Harringhock shipped in the Neptune, John Smith Master, 400 hhds. tobacco, consigned to John Rogier Hamburgh, to sell for said Harringhock my account each half the whole amounting to 16000l. comes for my half. - - - - -

8000 00 00

18

Paid Henry Hamilton 739l. 3s. 4d. for his bill on John Collins of Paris, payable at 30 days sight to William Collumnreaux of Bourdeaux, or order, for the balance due to him in H. and my account viz.

Due to him in M. A. - - - - -	364	03	04
-------------------------------	-----	----	----

Due to do in H. A. - - - - -	375	00	00
------------------------------	-----	----	----

739 03 04

W A S T E - B O O K. (7) III

Whitehaven, April 22, 1771.

Shipped in the Whale, Dublin, Henry Johnstone commander, to the address of Abraham Diver of Rotterdam, for account, and risk of the under signed persons *viz.*

	l.	s.	d.
William Young ships in goods to the value. - - - - -	700	00	00
Benjamin Adamson. - - - - -	800	00	00
And myself. - - - - -	1100	00	00
They added on their common credit 1600l. worth of goods bought from Isaac Pearson, payable in 3 months.	1600	00	00

4200 00 00

24

Received from James Nagle Dublin, on account of sales of 80 hhds. wine, consigned him the instant, per the Jane of Liverpool, for account of John Harringhock, and myself each half, the net proceed amounting to 1000l. Irish at $8\frac{1}{2}$ l. per cent. - -

Comes for John Harringhock's $\frac{1}{2}$	461	10	09
Comes for my - - - - - $\frac{1}{2}$	461	10	09

923 01 06

28

Shipped in the Henry of Whitehaven, Henry Gillead commander, for account and risk of Alexander Hoskins, John Hodgson, Joseph Harrison, and myself, each one fourth, the following merchandize, and consigned to John Rogier of Hamburgh, *viz.*

101 hhds. of Malaga wine at 26l. per hhd. - - - - -	2626	00	00
7 hhds. Tobacco net wt. 73C. 2q. 14lb. at 9d. per lb. - - - - -	296	12	06
3 pieces of broad cloth qt. 258 ells at 11s. 4d. per ell. - - - - -	146	04	00
Charges of duty &c. - - - - -	131	03	06
Comes for my commission at $2\frac{1}{2}$ per cent. 80 00 00	80	00	00

3280 00 00

112 (8) WASTE-BOOK.

Whitehaven, April 30, 1771.

Received of William Watfon 923l. 1s. 6d. for my bill, which I have this day drawn on James Nagle Dublin, for 1000l. Irish payable at 30 days sight to Henry Gold or order, the exchange at $8\frac{1}{3}$ l. per-cent.

l. s. d.

923 01 06

30

I find to have laid out in this month for Sundries viz.

	l.	s.	d.
For charges on merchandizes as per my charges book folio 4, 5, and 6. }	366	03	06
For house-keeping as per my book of house expences folio 10, and 11. }	33	16	06

400 00 00

May 1

Delivered John Harringhock of this town an account of sales received this day from James Nagle Dublin of 80 hhds. wine consigned to him 4 April last for account of said Harringhock and myself each half the net proceeds being 1000l. Irish at $8\frac{1}{3}$ per-cent.

923 01 06

Comes for John Harringhock's half.	461	10	09
Comes for my half.	461	10	09

923 01 06

7

Paid William Smith 253l. 4s. 8d. for James Harringhock's bill drawn on me payable at sight to said Smith, or order, which closed Harringhock's account current.

253 04 08

12

Paid Isaac Pearson, the balance of accounts due to him.

18 14 07

W A S T E - B O O K. (9) 113

Whitehaven, May 16, 1771.

✓ Paid William Watson, 800l. for Nicholas William-
son's bill on me, payable at 10 days sight to said Wat-
son, or Order. - - - - -

l. s. d.
800 00 00

19

✓ Humphry Carlton insured the cargo consigned 28
past, to John Rogier, Hamburg, for account of
co. IV. viz. l. s. d.

3280l. at 5l. per cent paid him. - - 164 00 00
Charges for policy. - - - - - 06 00
Comes for my commission at $2\frac{1}{2}$ l. per cent. 4 02 02

168 08 08

Comes for Alexander Hoskins' $\frac{1}{4}$ - 42 02 02
John Hodgson's - - - $\frac{1}{4}$ - 42 02 02
Joseph Harrison's - - - $\frac{1}{4}$ - 42 02 02
Comes for my own - - - $\frac{1}{4}$ - 42 02 02

24

✓ Received from John Wilson, 100l. for insuring the
Elizabeth, bound to Guinea, and from thence to
Jamaica, the value of the ship and cargo being 2000l.
at 5l. per cent. - - - - -

100 00 00

26

✓ Received advice from Jonathan Richardson, Lis-
bon, that he has shipped, on board the Industry,
William Rothery commander, 100 hhds. wine 200 hhds.
brandy, which he consigned to Abraham Diveer,
Rotterdam, for account of co. IV. the whole amount-
ing as per invoice to 10000 millrées the exchange at
6s. per millree, make 3000l. English. l. s. d.

Alexander Hoskins' - - $\frac{1}{4}$ - - 750 00 00
John Hodgson's - - - $\frac{1}{4}$ - - 750 00 00
Joseph Harrison's. - - $\frac{1}{4}$ - - 750 00 00
Comes for my own. - - $\frac{1}{4}$ - - 750 00 00

3000 00 00

Q

114 (10) WASTE-BOOK.

Whitehaven, May 30, 1771.

Received advice from John Rogier, Hamburgh, of the Receipt and sales of co. IV cargo, consigned him 28 April last, the net proceeds being 65475 mark-lubs, at 32s. 4d. Flemish per pound sterling - -

l. s. d.

5400 00 00

31

I find to have laid out in this month, for fundries viz.

	l.	s.	d.
For charges on merchandizes, as per charge book folio, 14. - - -	00	06	06
For House-keeping as per my book of house expences folio 10 and 11. }	20	00	00

20 06 06

June 2

Thomas Gray, Cork, advises me per letter of the 10 past that he has per order and for account of co. IV. bought and shipped in the Neptune, William Boid master, the following commodities consigned to William Collumnreaux, Bourdeaux, viz.

	l.	s.	d.
1100 casks butter, wt. net 1906C. }	2860	06	03
3q. 14lb. at 30s. per Cwt. - - -			
1164 Salt ox hides, 1000C. 1q. 16lb. }	1400	11	00
at 28s. per Cwt. - - - - -			
198 hhds. tallow, 1584C. 1q. 14lb. }	2376	11	03
at 30s. per Cwt. - - - - -			
1494 barrels beef, at 20s. per Cwt. }	1494	00	00
Comes for the charges of duty, cellerage, storage, &c. - - - }	933	11	06
Comes for the commission of the whole at $2\frac{1}{2}$ l. per cent. - - }	226	12	06

9291 12 06

Said Gray, got the above cargo insured, comes for the preamy of insurance of 9291l. 12s. 6d. at 4l. per cent. - - - - - }	371	13	04
For Policy. - - - - -	0	06	8
Comes for his commission at $2\frac{1}{2}$ l. per cent. - - - - - }	9	06	00

Total in Irish, 9672 18 06

WASTE-BOOK. (11) 115

	l.	s.	d.		l.	s.	d.
Comes for A. Hoskins' $\frac{1}{4}$	24	18	4 $7\frac{1}{2}$	Irish.			
J. Hodgson's $\frac{1}{4}$	24	18	4 $7\frac{1}{2}$				
J. Harrison's $\frac{1}{4}$	24	18	4 $7\frac{1}{2}$				
my own $\frac{1}{4}$	24	18	4 $7\frac{1}{2}$				
At $8\frac{1}{5}$ l. per cent.	22	32	4 3	English.	89	28	17 00
	22	32	4 3				
	22	32	4 3				
	22	32	4 2				

How do you Journalize this account in co?

I make each partner debtor to Thomas Gray M. A. for $\frac{1}{4}$ of the whole, and voyage in co. IV. for my own.

In short.

Sundries debtor to Thomas Gray, Cork M. A.

10

Paid Francis Hamilton, 8928l. 17s. for his bill on Henry Benson, for 9672l. 18s. 6d Irish money, payable at 30 days sight to Thomas Gray, Cork, for M. A. the exchange at $8\frac{1}{5}$ l. per cent. - - - - -

8928 17 00

14

Received of Messrs. William and Henry Young, 883l. 6s. 8d. for the following goods belonging to Abraham Diveer, Rotterdam, sold and delivered them this day *viz.*

100 pieces holland qt. 4000 ells	}	750 00 00
at 3s. 9d. per ell. - - - -		
20 ditto cambric 800 ells at	}	133 06 08
3s. 4d. per ell. - - - -		

883 06 08

18

Sent Abraham Diveer, Rotterdam, an account of sales of 100 pieces holland, and 20 pieces of cambric, which I sold for his account for 883l. 6s. 8d.

Comes for my commission at $2\frac{1}{2}$ l. per cent. - - - -	}	22 01 08
Paid for charges of duty freight &c. -		50 00 00
Comes for the net proceeds due to said Diveer. - - - -		811 05 00

883 06 08

Q 2

116 (12) WASTE-BOOK.

Whitehaven, June 24, 1771.

	l.	s.	d.
✓ Paid William Johnstone 811l. 5s. for his bill on Henry Vandike, payable at 30 days sight, to Abraham Diveer, Rotterdam, H. A. exchange at 32s. 4d. per pound sterling. - - - - -	811	05	00
28			
✓ Received of James Wilson, 1818l. for his bill on William Young, being the balance of accounts in my former Books - - - - -	1818	00	00
29			
✓ Abraham Diveer, Rotterdam, has furnished me with an account of sales dated 10 instant; of the cargo consigned him by Jonathan Richardson, Lisbon, for account of co. IV. the net proceeds being 48750 guilders, at 32s. 6d. Flemish per pound sterling, make 8125l. Flemish, in English 5000l. which he discharged as under viz. l. s. d. Remitted Jonathan Richardson, Lisbon, 4875l. Flemish, equal 3000l. English, which reduced to millrees at 6s. per piece will make 10000 millrees; equal the first cost of the cargo. - - - - -	3000	00	00
For the Remainder he shipped in the Industry, for Whitehaven 250 hhds. oil at 13l. Flemish per hhd. equal 2000l. English. - - - - -	3000	00	00
30			
✓ Received of Humphry Pearson, 700l. for the balance of accounts in my former books. - - - - -	700	00	00
30			
✓ I find to have laid out in this month, for fundries; viz. l. s. d. Charges on merchandizes as per my charges book folio, 15 and 16. - - - - -	50	00	00
House-keeping as per my book of house expences folio, 14 and 15. - - - - -	40	00	00
	90	00	00

W A S T E - B O O K. (13) 117

Whitehaven, July 1, 1771.

Sold at the quay 250 hhd. of oil, which I received
per Industry for account of co. IV. consigned me by
Abraham Diver, Rotterdam. *viz.* - l. s. d.
250 hhd. at 14l. per hhd: received }
in ready money. - - - - - }

Comes for my commission upon the {
total sales at $2\frac{1}{2}$ l. per cent. - - }
Paid for duty, freight, and charges 1300 00 00
Paid Alexander Hoskins for $\frac{1}{4}$ net profit 528 02 06
John Hodgson for ditto - - - - 528 02 06
Joseph Harrison for ditto - - - - 528 02 06
Comes for my own for ditto - - - - 528 02 06

3500 00 00

4

John Harringhock of this town, has delivered me an
account of sales which he received, from John Rogier,
Hamburgh, of 400 hhds Tobacco, consigned to him
18 April last, the net proceeds being 219374 mark lubs
16 siver lubs at 32s. 6d. Flemish per pound sterling,
comes for my half 109687 mark lubs 8 siver lubs
make, - - - - -

9000 00 00

4

Received of Thomas Evens 100l. for the balance of
accounts - - - - -

100 00 00

6

Bought of John Hodgson, one bill on John Thomp-
son payable at 10 days - - - - 140 00 00
Robert Wilson, on James Trant, at ditto. 150 00 00
Henry Allison, on Matthew Hale, at }
20 days - - - - - } 130 00 00
John Parkin, on William Smith at 30 days 149 00 00
Thomas Alkin on Will. Evens at 40 days 131 00 00
Exchange one bill with the other at 1l. }
per cent. - - - - - } 7 00 00
Remitted to Charles Walker, London, to sell for
my account - - - - -

707 00 00

118 (14) WASTE-BOOK.

Whitehaven, July 7, 1771.

		l.	s.	d.	
Whitehaven, July 7, 1771.					
Received advice from Abraham Diveer, Rotterdam of the receipt, and sales of a cargo consigned to him by co. III. 22 April last, net proceeds 5000l. English for 8750l. Flemish, the exchange at 35s. per pound sterling		5000	00	0	
	8				
Received of Thomas Ploughman, 60l. for half a year's rent due of his holdings in Mount-prospect instant.		60	00	0	
	9				
Received of John Hodgson, 310l. for 80 barrels pitch and 100 barrels tar, sold him 14 March last		310	00	0	
	10				
Paid William Thompson 240l. for 100 dozen hats bought and received of him 6 March last.		240	00	0	
	10				
William Collumneaux, Bourdeaux, advises me per letter dated 22d. past that he disposed of the cargo consigned him, by Thomas Gray, Cork, for account co. IV. the net proceeds 200000 livres, at 1s. per livre, make 10000l.					
			l.	s.	d.
Comes for Alexander Hoskins'	$\frac{1}{4}$	-	2500	00	00
John Hodgson's	$\frac{1}{4}$	-	2500	00	00
Joseph Harrison's	$\frac{1}{4}$	-	2500	00	00
Comes for my own	$\frac{1}{4}$	-	2500	00	00
				10000	00 0
	11				
Received from Charles Watson, 10000l. for my bill, drawn upon William Collumneaux, Bourdeaux, for M. A. payable to Henry Villiers or Order at double usance		10000	00	0	

W A S T E - B O O K. (15) 119

Whitehaven, July 12, 1771.

Company III. met and closed the account of their adventure to Rotterdam *viz.*

They received from James Sanderson, 5000l. for their joint bill on Abraham Diveer Rotterdam, for 8750l. Flemish, payable at 60 days, sight to John Fitzgerald's agent at Amsterdam. for account of said Sanderson. - - - - -

l. s. d.

5000 00 0

13

Paid the following persons 2267l. 00s. 9d. for the balance of accounts, *viz.*

		l.	s.	d.
To Alexander Hoskins H. A. in	}	755	13	07
co. IV. for - $\frac{1}{4}$ - - - - -				
To John Hodgson H. A. in co.	}	755	13	07
IV. for - $\frac{1}{4}$ - - - - -				
To Joseph Harrison H. A. in co.	}	755	13	07
IV. for - $\frac{1}{4}$ - - - - -				

2267 00 0

14

Received from Charles Young, 14400l. for my bill, which I have this day drawn on John Rogier, Ham-
burgh; for M. A. payable at 60 days, sight to Nathaniel Osburn, or order. - - - - -

14400 00 0

15

Paid Isaac Fletcher, 100l. in full for hose bought from him 8 March last. - - - - -

100 00 0

16

Received from Henry Gaitkall, 354l. 4s. 7 $\frac{1}{2}$ d. for my bill on Anthony Crosby, payable on sight to said Gaitkall or order. - - - - -

354 04 7 $\frac{1}{2}$

17

Charles Walker, London, advises me per letter dated 11 instant, that he had negotiated the bills sent him 6 of this month amounting to 707l. at 2l. per cent.

721 02 9

120 (16) WASTE-BOOK.

Whitehaven July 18, 1771.

	l.	s.	d.
18 Paid John Harringhock, 8046l. 8s. 3d. for the balance of accounts. - - - - -	8046	08	03
19 Sold Henry Gaitkall 110 pieces cotton velvet, qt. 2200 yards at 11s. per yard. received as followeth viz.			
Cash received in hand. - - - - -	550	00	00
For the remainder he passed me two bills (i. e.)			
One on Charles Champion for - - - - -	275	00	00
One on Henry Southwell for - - - - -	275	00	00
	1100	00	00
20 Received from James Williamson 550l. for 2 bills which I indorsed him viz.			
One on Charles Champion. - - - - -	275	00	00
One on Henry Southwell. - - - - -	275	00	00
	550	00	00
21 Received from William Boid, for freight of ship the Neptune 1000l. which he received of sundry persons.	1000	00	00
24 Jonathan Richardson, has drawn a bill, on me payable at 3 days sight, to Woodcock Harrison, or order.	143	05	06
28 Paid the following persons the balance of their accounts, viz.			
To Arthur Long, for Andrew Pearson's bill. - - - - -	1122	10	00
To Woodcock Harrison, for Jonathan Richardson's bill. - - - - -	143	05	06
	1265	15	06
31 I find to have laid out in this month for sundries, viz.			
For charges on merchandizes, as per my charges book folio 17, 18, 19. } - - - - -	1300	00	00
For house-keeping, as per my book of house expences, folio 16 and 17. } - - - - -	50	00	00
	1350	00	00

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WHITEHAVEN, MARCH 1, 1771.

		l.	s.	d.
	<i>Sundries Dr. to Stock 18498l. 18s. 1½d.</i>			
	for the total of my effects viz.			
		l.	s.	d.
.2	Cash remaining as per Ledger A. -	7218	07	01
.3	Malaga wine, at Sundry prices per	2904	00	00
	hhd. 111 hhds. - - - - -			
.3	Tobacco, at 9d. per lb. 7 hhds. wt.	296	12	06
	70C. 2q. 14lb. - - - - -			
.3	Broad cloth, at 11s. 4d. per ell,	448	16	00
	8 pieces qt. 792 ells. - - -			
.3	Lands in Cumberland, called Mount-	2646	00	00
	prospect. - - - - -			
.3	Thomas Evens, H. A. cur. - - -	100	00	00
.3	Humphry Pearson, H. A. cur. - - -	700	00	00
.4	Benjamin Adamson, H. A. cur. - - -	26	13	04
.4	William Young, H. A. cur. - - -	1818	00	00
.4	Serge at 15d. per yard, 27 pieces qt.	67	10	00
	1080 yards. - - - - -			
.4	Enoch Pilkington, H. A. cur. - - -	400	00	00
.4	Rum at 5s. per gallon, 100 ankers	400	00	00
	qt. 1600 gallons. - - - - -			
.4	Isaac Pearson, H. A. cur. - - - - -	18	14	07
.5	Cotton velvet, at 10s. per yard 110	1100	00	00
	pieces qt. 2200 yards. - - -			
.5	Anthony Crosby, H. A. cur. - - -	354	04	7½
.1		18498	18	1½
.1	<i>Stock Dr. to Sundries 2199l. os. 2d.</i>			
	for all my debts passive.			
		l.	s.	d.
.5	To Johnathan Richardson, H. A. cur.	143	05	06
.5	To Enoch Pilkington, H. A. cur. -	600	00	00
.5	To Andrew Pearson, H. A. cur. -	1122	10	00
.5	To Elias Martin, H. A. cur. - - -	80	00	00
.6	To James Harrington, H. A. cur. -	253	04	08
		2199	00	02

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Whitehaven, March 1, 1771.

		l.	s.	d.
.3 1 .2	Tobacco Dr. to cash 3696l. For 160 hhds. wt. net 1320C. bought and received at 6d. per lb. - - - - -	3696	00	00
	2			
.2 1 .4	Cash Dr. to rum 520l. received of John Losh, for 100 ankers qt. 1600 gallons, fold him at 6s. 6d. per gallon. - - - - -	520	00	00
	4			
.6 3 .6	Voyage to Cork, Dr. to Sundries 2330l. For 100 hhds. Tobacco, shipped in the Jennet, John Ritson master, which I consigned to Thomas Gray, Cork, to sell for my account viz. To tobacco, 100 hhds. wt. net 825C. } at 56s. per cent. - - - - - } 2319 00 00 To charges of cellerage, Portorage &c. 20 00 00	2330	00	00
	6			
.6 6	Hats Dr. to William Thompson, 240l. For 100 dozen, bought and received of him at 48s. per dozen, payable in 4 months. - - - - -	240	00	00
	8			
.7 1 .7	Hose Dr. to Isaac Fletcher, 100l. For 41 dozen and 8 pair, bought and received of him at 4s. per pair. - - - - -	100	00	00
	10			
	Sundries Dr. to Thomas Young, Boston, M. A. 3000l. For $\frac{1}{10}$ ship Neptune; bought by him for account of the undersigned persons as appears by his letter of advice, dated 1 January last viz. l. s. d.			
.7 1 .7	Ship Neptune for my $\frac{4}{10}$ comes 1040l. } currency at 30l. per cent. - - - } 800 00 00 Peter Howe H. A. cur for $\frac{1}{10}$ 2860l. } currency at 30l. per cent. - - - } 2200 00 00	3000	00	00

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Whitehaven, March 12, 1771.

		l.	s.	d.
.7 .8	John Hodgson, H. A. cur. Dr. to goods belonging to John Rogier, Hamburgh, 310l. viz. 100 barrels tar, at 30s. per barrel. - 150 00 00 80 barrels pitch, at 40s. per barrel. - 160 00 00			
		310	00	00
	14			
.8 1	Goods belonging to John Rogier, Hamburgh, Dr. to fundries 310l. viz. To profit and loss, for my commission } at 2½l. per cent. - - - - - } 7 15 00			
.6 .8	To charges of duty, cellarage &c. - - 18 16 06 To John Rogier, Hamburgh, H. A. } for net proceeds, - - - - - } 283 08 06			
		310	00	00
	16			
.8 1 .2	John Rogier, Hamburgh, H. A. Dr. to cash, 283l. 8s. 6d. Paid Henry Johnstone, Whitehaven, for his bill drawn on George Core and company, London, for account of said Rogier, payable at usance to Alexander Vandike, or order. - - - - -			
		283	08	06
	20			
.9 1 .9	Voyage from Bourdeaux in co. with Will. Coll. of ditto Dr. to Will. Collumneaux M. A. 364l. 3s. 4d. For my half, cost and charges of 80hhd's brandy, and 60 ankers green tea, received per Sea-horse Lon- don, James Thompson master, being for account and risk of said Collumneaux, and self each half, the whole amounting to 15200 livres. comes for my half 7600 livres at 11½d. per livre. - - -			
		364	03	04
	26			
.8 1 .6	Thomas Gray, Cork, M. A. Dr. to voyage to Cork 2676l. 18s. 6d. For 2900l. Irish, being the net proceeds 100hhd's tobacco, sent him 4 inst. per Mermaid, John Piel master, as appears by said Gray's account sales dated 19 inst. exchange at 8½l. per cent.			
		2676	18	06

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Whitehaven, March 28, 1771.

		l.	s.	d.
.9	Thomas Young, Boston, H. A. Dr. to sundries 35 ^{ol.} 12s. 6d.			
	For the following merchandizes, shipped in the Jane Whitehaven, Peter Careful master, being for ac- count and risk of said Young, and addressed to himself, viz.			
		l.	s.	d.
.6	To hats, 100 dozen, at 48s. per dozen.	240	00	00
.7	To hose 41 doz. and 8 pair, at 4s. pr. pair,	100	00	00
.6	To charges of duty &c. - - - - -	5	00	00
.1	To profit and loss for my commission, } at 2 ¹ / ₂ l. per cent. - - - - - }	7	12	06
				352 12 06
	29			
.2	Cash, Dr. to Thomas Gray, Corke M. A. 2676l. 18s.			
.8	6d.			
	Received of Thomas Addison for my bill of 2900l. Irish, which I have drawn on said Gray, payable at 30 days sight to Henry Gold or Order, ex. at 8 ¹ / ₃ l. per cent. - - - - -			2676 18 06
	31			
	Sundries Dr. to cash 63l. 16s. 6d. laid out in this month viz.			
		l.	s.	d.
.6	Charges on merchandizes, as per } charges book, folio 1, 2, and 3. }	43	16	06
.9	House-keeping as per my book of } house expences, folio 6, 7, 8, and 9. }	20	00	00
.2				63 16 06
	April 1.			
	Sundries Dr. to Sundries 830l. 5s. for 80 hhds. wine, bought Nicholas Williamson for account of John Harrinhock and myself each half; which I shipped in the Diamond, Workington, Henry Steel master and consign'd to James Nagle of Dublin viz.	l.	s.	d.
.9	John Harrinhock for his half H. A. cur. 415 02 06			
.9	Voyage to Dublin in co. with said } Harrinhock for my half. - - - }	415	02	06
.10				
	carried forward,			

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	To Nicholas Williamfon, for 80 hhds. } at 10l. per hhd. - - - - - }	800 00 00	l.	s.	d.
.6	To charges of duty, portorage &c. - -	10 00 00			
.1	To profit and los for my commiffion at } 2 $\frac{1}{2}$ l. per cent - - - - - }	20 05 00			
				830	05 00
	12				
.2	Cash, Dr. to Voyage from Bourdeaux in co. with				
.9	Will. Collumnreaux Bourdeaux 1000l. received of				
	Thomas Harrington, for the following goods fold				
	him this day viz.	l.	s.	d.	
	80 hhds. brandy at 8l. per hhd. - -	640 00 00			
	60 ankers green tea at 6l. per anker.	360 00 00			
				1000	00 00
	16				
.9	Voyage from Bourdeaux in co. with Will. Collumn-				
	reaux Dr. to Sundries 1000l. as appears by my ac-				
	count of fales sent him of 80 hhds. brandy and 60 an-				
	kers green tea viz.	l.	s.	d.	
.1	To profit and los for my commiffion } at 2 $\frac{1}{2}$ l. per cent. - - - }	25 00 00			
.6	To charges of duty cellerage &c. - -	225 00 00			
.10	To William Collumnreaux H. A. for } his half net proceeds. - - - }	375 00 00			
.9	To Voyage from Bourdeaux in co. } with William Collumnreaux for my } half net proceeds. - - - - }	375 00 00			
				1000	00 00
	18				
.9	William Collumnreaux Bourdeaux, H. A. and M. A.				
.10	Dr. to cash, 739l. 3s. 4d. paid Henry Hamilton, for				
.2	his bill on John Collins, Bourdeaux payable at 30 days				
	fight to said Collumnreaux, or order for the balances				
	due to him in H. A. and M. A.				
	due in M. A. - - - - -	364 05 04			
	due in H. A. - - - - -	375 00 00			
				739	03 04

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Whitehaven, April 19, 1771.

		l.	s.	d.
.10 .9	Voyage to Hamburg, Dr. to John Harringhock Whitehaven 800l. for my half cost, and charges 400 hhds. tobacco, shipp'd by him in the Neptune John Smith master, and consigned to the address John Rogier Hamburg to sell for our account. - - -	8000	00	00
	22			
.10 viz.	Voyage to Rotterdam co. III Dr. to fundries 4200l.			
.8	To William Young for his proportion } in joint stock in co. III. - - -	700	00	00
.8	To Benjamin Adamson for ditto. - -	800	00	00
.2	To cash paid down for my joint share,	1100	00	00
.4	To Isaac Pearson H. A. cur. for mer- chandizes bought of him upon our common credit payable in 3 months. }	1600	00	00
		4200	00	00
	24			
.10 .9	James Nagle of Dublin, M. A. Dr. to Voyage to Dublin in co. with John Harringhock 923l. 1s. 6d. for 1000l. Irish being the net proceeds 80 hhds. wine, consigned him 1 instant, per Diamond Workington, Henry Steel master, Exchange at $8\frac{1}{3}$ l. per cent.	923	01	06
	28			
	Sundries Dr. to fundries 3280l. for the following mer- chandizes, shipped in the Henry Whitehaven Henry Gilead master being for account and risk co. IV. and consigned to John Rogier Hamburg viz l. s. d.			
.10	Alexander Hoskins H. A. co. IV. for $\frac{1}{4}$	820	00	00
.11	John Hodgson for ditto - - - $\frac{1}{4}$	820	00	00
.11	Joseph Harrison for ditto - - - $\frac{1}{4}$	820	00	00
.11	Voyage to Hamburg for my - - - $\frac{1}{4}$	820	00	00
	carried forward.			

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.3	To malaga, 101 hhds, at 26l. per hhd.	2626 00 00	1.	s.	d.
.3	To tobacco, 7 hhds. net wt. 73C. 2q. } 14lb. at 9d. per lb. - - - - }	296 12 06			
.3	To broad cloth 3 pieces qt. 258 ells, at } 11s. 4d. per ell. - - - - }	146 04 00			
.6	To charges duty, cellarage, portorage &c.	131 03 06			
.1	To profit and loss, for my commission } at 2½l. per cent. - - - - }	80 00 00			
			3280	00	00
	30				
.2	Cash Dr. to James Nagle, Dublin M. A.	923l. 1s. 6d.			
.10	Received of William Watson for my bill, which I have this day drawn on said Nagle for 1000l. Irish, pay- able at 30 days sight to Henry Gold or Order; ex- change at 8½l. per cent. - - - - -		923	01	06
	30				
	Sundries Dr. to cash 400l.				
	Laid out in this month viz.	l. s. d.			
.6	Charges on merchandizes as per my } charges book folio 11, and 12. - }	366 03 06			
.9	House-keeping as per my book of house } expences folio 10 and 11 - - - }	33 16 06			
.2			400	00	00
	May 1				
.9	Voyage to Dublin, in co. with John Harringhock Dr. to Sundries 923l. 1s. 6d. being the net proceeds 80 hhds. wine consigned to James Nagle Dublin viz.				
.9	To John Harringhock for ½ net proceeds.	461 10 09			
.9	To Voyage to Dublin in co. with ditto } for my ½ net proceeds. - - - }	461 10 09			
			923	01	06
	7				
.6	James Harrington, H. A. cur Dr. to cash 253l. 4s. 8d.				
.2	paid William Smith, for said Harrington's bill on me, payable on sight to said Smith or order.		253	04	08

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Whitehaven, May 8, 1771.

		l.	s.	d.
10	Voyage to Rotterdam in co. III. Dr. to fundries 210l. for insuring 4200l. paid Nicholas Williamson at 5l. per cent.			
4	To William Young H. A. cur.	56	10	09
4	To Benjamin Adamson H. A. cur.	64	12	04
2	To cash for my own proportion,	88	16	11
		210	00	00
	12			
2	Cash, Dr. to Isaac Pearson H. A. cur. 18l. 14s. 7d. received of him, for the balance of accounts. in my former books.	18	14	07
	16			
10	Nicholas Williamson H. A. cur. Dr. to cash 800l.			
2	Paid William Watfon, for said Williamson's, bill on me, payable at 10 days sight, to said Watfon or order.	800	00	00
	19			
	Sundries Dr. to fundries 168l. 8s. 8d.			
	Paid for insuring the cargo consign'd to John Rogier, Hamburgh, 28 past for account of co. IV. viz.			
10	Alexander Hoskin's H. A. co. IV. for $\frac{1}{4}$	42	02	02
11	John Hodgson for ditto. - - - $\frac{1}{4}$	42	02	02
11	Joseph Harrifon for ditto. - - - $\frac{1}{4}$	42	02	02
11	Voyage to Hamburgh for my - - - $\frac{1}{4}$	42	02	02
		168	08	08
2	To cash for premium paid Humphry Carlton for insuring 3280l. at 5l. per cent.	164	00	00
6	To charges for policy - - - - -	00	06	06
1	To profit and loss for my commission at $2\frac{1}{2}$ l. per cent. - - - - -	4	02	02
	24			
2	Cash; Dr. to account of insurance 100l.			
11	Received of John Wilson, for insuring the Elizabeth, bound to Guinea, and from thence to Jamaica; the value of the ship and cargo being 2000l. at 5l. per cent.	100	00	00

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Whitehaven. May 26, 1771.

		l.	s.	d.
	Sundries Dr. to Jonathan Richardson M. A. 3000l.			
	For 10000 milrees, being the cost and charges of 100			
	hhds. wine, 200 hhds. brandy, shipped by him on			
	board the Industry, Will. Rothery commander, for			
	account of co. IV. and addressed to Abraham Diveer,			
	Rotterdam.			
		l.	s.	d.
.10	Alexander Hoskins H. A. co. IV. for $\frac{1}{4}$	750	00	00
.11	John Hodgson for ditto - - - $\frac{1}{4}$	750	00	00
.11	Joseph Harrison for ditto - - - $\frac{1}{4}$	750	00	00
.12	Voyage from Lisbon to Rotterdam } for my - - - $\frac{1}{4}$ - - - }	750	00	00
			3000	00 00

30

.12	John Rogier, Hamburgh, M. A. Dr. to sundries 5400l.			
	for 65475 mark lubs, being the net proceeds of a cargo			
	consigned him 28 past for account co. IV. the exchange			
	at 32s. 4d. Flemish per pound sterling viz. l. s. d.			
.10	Alexander Hoskins H. A. co. IV. - $\frac{1}{4}$	1350	00	00
.11	John Hodgson H. A. co. IV. - - - $\frac{1}{4}$	1350	00	00
.11	Joseph Harrison for ditto - - - $\frac{1}{4}$	1350	00	00
.11	Voyage to Hamburgh, in ditto for my $\frac{1}{4}$	1350	00	00
			5400	00 00

31

Sundries, Dr. to cash 20l. 6s. 8d.

	Laid out in this month viz.	l.	s.	d.
.16	Charges on merchandizes as per my			
	charges book folio 14 - - - }	0	06	08
.9	House-keeping as per my book of house			
.2	expences folio 10, and 11. - - - }	20	00	00
			20	06 08

June 2

Sundries Dr. to Thomas Gray, Cork, M. A. 8928l.
17s. for 9672l 12s. 6d. Irish, being for cost,
charges, and insurance, of a cargo bought, and ship-
ped by him in the Neptune, Will. Boid master, for
account and risk of co. IV. and consigned to Will.
Collumneaux, Bourdeaux, viz.

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				l.	s.	d.
.10	Alexander Holkins'	$\frac{1}{4}$	2418 4 7 $\frac{1}{2}$	Irish.		
.11	John Hodgson's -	$\frac{1}{4}$	2418 4 7 $\frac{1}{2}$			
.11	Joseph Harrison's	$\frac{1}{4}$	2418 4 7 $\frac{1}{2}$			
.12	Voyage from Cork } to Bourdeaux for my }	$\frac{1}{4}$	2418 4 7 $\frac{1}{2}$			
	At 8 $\frac{1}{2}$ l. per cent.		2232 4 3	English.		
			2232 4 3			
			2232 4 3			
			2232 4 3			
					8928	17 00
		10				
.8	Thomas Gray, Cork, M. A. Dr. to cash		8928l. 17s.			
.2	For 9672l. 18s. 6d. Irish, paid Francis Hamilton, for his bill on Henry Benson, payable at 30 days, sight to said Gray or order, Exchange at 8 $\frac{1}{2}$ l. per cent.				8928	17 00
		14				
.2	Cash, Dr. to goods belonging to Abraham Diveer,					
.8	Rotterdam, 883l. 6s. 8d. received of Mess. William and Henry Young for the following goods sold them this day, viz.					
	100 pieces, Holland qt. 4000 ells, at 3s.					
	9d. per ell.				750	00 00
	20 ditto cambrick qt. 800 ells at 3s. 4d.					
	per ell.				133	06 08
					883	06 08
		18				
.8	Goods belonging to Abraham Diveer, Rotterdam, Dr. to sundries 883l. 6s. 8d. viz.					
.1	To profit, and loss for my commission					
	at 2 $\frac{1}{2}$ l. per cent.				22	01 08
.6	To charges of duty, portorage, cellerage, &c.				50	00 00
.12	To Abraham Diveer, Rotterdam, H. A.					
	for net proceeds.				811	05 00
					883	06 08

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Whitehaven, June 24, 1771.

		l.	s.	d.
.12	Abraham Diveer, Rotterdam, H. A. Dr. to cash			
	811l. 5s.			
.12	Paid William Johnstone, for his bill on Henry Vandike, payable at 30 days sight to said Diveer, or order, the exchange at 32s. 4d. Flemish per pound sterling.			
		811	05	00
	28			
.2	Cash Dr. to William Young H. A. cur. 1818l.			
.1	Received of James Wilson, for my bill on said Young, being the balance of accounts due in my former Books	1818	00	00
	29			
.12	Jonathan Richardson, Lisbon, M. A. Dr. to sundries			
	3000l.			
	For 4875l. Flemish, for 10000 Millrees, remitted him by Abraham Diveer, Rotterdam, for account of co. IV. being for a cargo consigned said Diveer 26 May last viz.			
		l.	s.	d.
.10	To Alexander Hoskins H. A. co IV. }	750	00	00
	for - $\frac{1}{4}$ - - - - - }			
.11	To John Hodgson. - - $\frac{1}{4}$ - - - - - }	750	00	00
.11	To Joseph Harrison. - - $\frac{1}{4}$ - - - - - }	750	00	00
.12	To Voyage from Lisbon, to Rotterdam, }	750	00	00
	for my - - - $\frac{1}{4}$ - - - - - }			
		3000	00	00
	30			
.2	Cash Dr. to Humphry Pearson, H. A. cur. 700l.			
.3	Received of him for the balance of accounts. - -	700	00	00
	30			
	Sundries Dr. to cash 90l.			
	Laid out in this month viz.			
		l.	s.	d.
.6	Charges on merchandizes, as per my charges book, folio 15, and 16, - }	50	00	00
.9	House-keeping, as per my book of }	40	00	00
.2	house expences folio 14, and 15, }			
		90	00	00
	July 1			
.2	Cash Dr. to sundries 3500l.			
	Received for 250 hhds. of Oil, sold at the quay; which Abraham Diveer consigned me per Industry,			

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		l.	s.	d.	l.	s.	d.
	for account of <i>co.</i> IV. <i>viz.</i>						
.1	To profit and loss for my commission at } 2 $\frac{1}{2}$ l. per cent. - - - - -	87	10	00			
.6	To charges paid for freight, duty, &c.	1300	00	00			
.10	To Alexander Hoskins, for the net } profit due to him $\frac{1}{4}$ - - - - -	528	02	06			
.11	To John Hodgson, for ditto. $\frac{1}{4}$ - - -	528	02	06			
.11	To Joseph Harrison, for ditto. $\frac{1}{4}$ - - -	528	02	06			
.12	To Voyage from Lisbon to Rotterdam } for my. - - - $\frac{1}{4}$ - - - - -	528	02	06			
					3500	00	00
	Sundries Dr. to cash 1584l. 7s. 6d.						
	Paid the following persons <i>viz.</i>						
.10	Alexander Hoskins, H. A. <i>co.</i> IV. - - -	528	02	06			
.11	John Hodgson, H. A. <i>co.</i> IV. - - -	528	02	06			
.11	Joseph Harrison, H. A. <i>co.</i> IV. - - -	528	02	06			
					1584	07	06
.12	John Rogier, Hamburg, M. A. Dr. to Voyage to } Hamburg, in <i>co.</i> with John Harringhock 9000l.						
.10	For 109687 marklubs, 8 stiverlubs, being for my half } net proceeds of 400 hhds. Tobacco, consigned him 18 April last exchange at 32s. 4d. per pound sterling. - - - - -				9000	00	00
.2	Cash Dr. to Thomas Evens H. A. cur. 100l.						
.1	Received of him for the balance of accounts. - - -				100	00	00
.3							
.12	Account of Exchange, Dr. to cash 707l.						
.1	For 5 bills remitted Charles Walker, London, to sell } for my account as per Waste-book. - - - - -				707	00	00
.2							
.13	Abraham Diveer Rotterdam, M. A. Dr. to sundries } 5000l. for 8750 Flemish, being, the net proceeds of the cargo of <i>co.</i> III. the exchange at 35s. Flemish per pound sterling <i>viz.</i> l. s. d.						
.4	To William Young for his joint profit } cleared by this Voyage - - - - -	158	16	11			
.4	To Benjamin Adamson H. A. for ditto	181	10	09			
.10	To Voyage to Rotterdam for the remainder	4659	12	04			
					5000	00	00

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Whitehaven, July 8, 1771.

		l.	s.	d.
.2	Cash, Dr. to profit and loss 6ol.			
.1	Received of Thomas Ploughman for half a years rent, due of his holdings at Mount-prospect. - - -	60	00	0
	9			
.2	Cash Dr. to John Hodgson H. A. cur. 31ol.			
.7	Received of him for pitch, and tar, sold him 14 march last. - - - - -	310	00	0
	10			
.6	William Thompson, Dr. to cash 24ol.			
.1	Paid him for 100 dozen Hats, bought and received of him, 6 March last. - - - - -	240	00	0
.2				
	10			
.9	William Collumnreaux, Bourdeaux, M. A. Dr. to fundries 1000ol.			
	For 200000 livres, being the net proceeds of the cargo consigned him by Thomas Gray, Cork, for account of co. IV. each livre I value at 1s. each viz. l. s. d.			
.10	To Alexander Hoskins' H. A. in co. } 2500 00 00			
	IV. for - - - $\frac{1}{4}$ - - - }			
.11	To John Hodgson for ditto $\frac{1}{4}$ - - 2500 00 00			
.11	To Joseph Harrison for ditto for $\frac{1}{4}$ - 2500 00 00			
.12	To Voyage from Cork to Bourdeaux for } 2500 00 00			
	ditto for - - $\frac{1}{4}$ - - - }			
		10000	00	0
	11			
.2	Cash Dr. to William Collumnreaux, Bourdeaux, M. A. 500ol.			
.9	Received from Charles Watson, for my bill on said Collumnreaux, payable at double usance, to Henry Vandike or order. - - - - -	5000	00	0
	12			
	Sundries Dr. to Abraham Diveer, Rotterdam, M. A. 500ol.			
	Received of James Sanderfon by co. III. who met to close their adventure to Rotterdam, for their bill, drawn on said Diveer, payable at 60 days sight to			

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	l.	s.	d.	l.	s.	d.
John Fitzgerald's Agent in Amsterdam viz.	1.	s.	d.			
.4 William Young H. A. in co. for his share.	915	07	08			
.4 Benjamin Adamson for ditto.	1046	03	01			
.4 Isaac Pearson for the amount of the goods bought and shipp'd for the com- pany's account received by him.	1600	00	00			
.2 Cash received by me for my joint stock and profit in this adventure.	1438	09	03			
				5000	00	00
13						
Sundries, Dr. to cash 2267l. 00 09d. paid the follow- ing persons for the balance of their accounts, viz.						
.10 Alexander Hoskins' account in co. IV.	755	13	07			
.11 John Hodgson for ditto.	755	13	07			
.11 Joseph Harrison for ditto	755	13	07			
				2267	00	09
14						
.2 Cash, Dr. to John Rogier, Hamburgh, M. A.	1440	00	00			
.12 Received from Charles Young, for my bill, on said Diveer for account of co. IV. and John Harringhock's account payable at 60 days, sight to Nathaniel Osburn, or order	1440	00	00			
				1440	00	00
15						
Isaac Fletcher, Dr. to cash 100l.						
.7 Paid him for hose, bought and received of him 8 March last.	100	00	00			
				100	00	00
16						
.2 Cash, Dr. to Anthony Crosby 354l. 4s. 7d. $\frac{1}{2}$	354	04	7 $\frac{1}{2}$			
.5 Received of Henry Gaitkall, for my bill on said Crosby payable on sight to said Gaitkall, or order.	354	04	7 $\frac{1}{2}$			
				354	04	7 $\frac{1}{2}$
17						
.13 Charles Walker, London, Dr. to account of exchange 721l. 2s. 9d.	721	02	09			
.12 For 5 bills, sent him to be negotiated, amounting to 707l. sold by at 2l. per cent	721	02	09			
				721	02	09
18						
.9 John Harringhock H. A. cur. to cash 8046l. 8s. 3d.	8046	08	03			
.2 Paid him for the balance of accounts.	8046	08	03			

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Whitehaven, July 19, 1771.

		l.	s.	d.
	Sundries Dr to Cotton Velvet 1100l.			
	For 110 pieces qt. 2200 yards, at 10s. per yard received as followeth viz.			
		l.	s.	d.
.2	Cash received for half. - - - - -	550	00	00
.13	Bills receiveable for the remainder viz.			
	One on Charles Champion. - - - - -	275	00	00
.5	One on Henry Southwell - - - - -	275	00	00
		1100	00	00
	20			
.2	Cash Dr. to bills receivable 550l.			
.13	Received of James Willamson, for two bills indorsed him viz.			
		l.	s.	d.
	One on Charles Champion, for - - - - -	275	00	00
	One on Henry Southwell, for - - - - -	275	00	00
		550	00	00
	21			
.2	Cash Dr. to sundries 1000l.			
	Received from James Boid Master of the Neptune, for freight of said ship viz.			
		l.	s.	d.
.7	To Peter Howe for $\frac{1}{16}$ of the freight. - - - - -	987	10	00
.7	To Thomas Young, Boston, $\frac{1}{16}$ - - - - -	62	10	00
.1	To profit, and loss for my $\frac{1}{16}$ - - - - -	250	00	00
		1000	00	00
	24			
.5	Jonathan Richardson H. A. cur. Dr. to bills payable 143l. 5s. 6d.			
.13	For his bill on me, payable in 3 days to Woodcock Harrison or order. - - - - -	143	05	06
		143	05	06
	28			
	Sundries Dr. to cash 1265l. 15s. 6d.			
	Paid the following persons, for the balance of their accounts viz.			
		l.	s.	d.
.4	Andrew Pearson, paid Arthur Long, for said Pearson's bill, payable at sight } 1122 10 00	1122	10	00
.13	Bills payable, paid Woodcock Harrison for Jonathan Richardson's bill, payable at 3 days sight. - - - - - } 143 05 06	143	05	06
		1265	15	06
	31			
	Sundries Dr. to cash 1350l.			
	Laid out in this month viz.			
		l.	s.	d.
.6	Charges on merchandizes, as per my charges book folio 19, 20, and 21. } 1300 00 00	1300	00	00
.9	House-keeping, as per my book of house expences folio 16, and 17. } 50 00 00	50	00	00
.2		1350	00	00

THE
LEDGER.

B

T

A Fol.	B Fol.	C Fol.
Adamson Benjamin, H. A. cur. 4 ditto H. A. co. 8	Broad cloth 3 Bills payable 13 Bills receiveable 13	Cash 2 Crosby Anthony 5 Cotton velvet 5 Charges 6 Collumneaux Will. Bourdeaux, M. A. 9 ditto H. A. 10
D Fol.	E Fol.	F Fol.
Diveer Abraham Rotterdam H. A. 12 Ditto M. A. 13	Evens Thomas H. A. cur. 3 Exchange account of 12	Fletcher Isaac 7
G Fol.	H Fol.	I Fol.
Gray Thomas, Cork M. A. 8 Goods belonging to John Rogier, Ham- burgh 8 Goods belonging to Abraham Diveer, Rotterdam 12	Harrington James H. A. cur. 6 Hats 6 Hose 7 Hodgson Jn. H. A. c. 7 How Peter H. A. cu. 7 House-keeping 9 Harrinhock John H. A. cur. 9 Hoskins Alexander H. A. co. IV. 10 Hodgson John H. A. co. IV. 11 Harrison Joseph H. A. co. IV. 11	Insurance account of 11
K Fol.	L Fol.	M Fol.
	Lands in Cumberland 3	Malaga wine 3 Martin Elias 5

N Fol. Nagle James, Dublin, 10 M. A.	O Fol.	P Fol. Profit and loss 1 Pearson Humyhry H. A. cur. 3 Pilkington Enoch H. A. cur. 4 H. A. interest 5 Pearson Isaac H. A. cu. 4 — Andrew H. A. — cur. 5
Q Fol.	R Fol. Rum 4 Richardson Jonathan, Whitehaven H. A. cur. 5 Rogier John, Ham- burgh H. A. 8 Ditto M. A. 12 Richardson Jonathan, Lisbon, M. A. 12	S Stock 1 Serge 4 Ship Neptune 7
T Fol. Tobacco 3 Thompson William 6	V Fol. Voyage to Cork 6 — to Bourdeaux in co. Will. Collum- reaux, Bourdaux 9 — to Dublin in co. John Harringhock 9 — to Hamburgh in co. ditto 10 — to Rotterdam in co. III. 10 — to Hamburgh in co. IV. 11 — from Cork to Bourdeaux, co. IV. 12 — from Lisbon to Rot- terdam in co. IV. 12	W Fol. Williamson Nicholas H. A. cur. 10 Walker Charles, Lon- don M. A. 13
X Fol.	Y Fol. Young William H. A. cur. 4 Young Thomas, Bos- ton 7 ditto 9 Young William 8	Z Fol.

STOCK		Dr.	Fo	l.	s.	d.
1771						
Mar.	1	To fundries.	- - - - -	2199	00	2
July	31	To balance.	- - - - -	13	19572	02 $4\frac{1}{2}$
					22071	02 $6\frac{1}{2}$
PROFIT and LOSS		Dr.				
July	31	To house-keeping, for 5 months ending this day.	- - - - -	9	163	16 06
		To flock gained by 5 months trade.	- -	1	3572	04 05
					3735	00 11

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		C Fo	l.	s.	d
1771					
Mar.	1	Per fundry accounts. - - - - -	184	98	18 1 $\frac{1}{2}$
July	31	Per profit and loss, gained by 5 months trade. - - - - -	357	204	5
			2207	102	6 $\frac{1}{2}$
		Cr.			
Mar.	14	Per goods, belonging to John Rogier, Hamburg, my commission at 2 $\frac{1}{2}$ per cent. - - - - -	8	7	15 00
	28	Per Thomas Young, Boston, H. A. for my commission at 2 $\frac{1}{2}$ per cent. - - - - -	9	7	12 06
Apr.	1	Per fundries. - - - - -		20	05 00
	16	Per voyage from Bourdeaux, in co. with William Collumnreaux Bourdeaux. - - - - -	9	25	00 00
	28	Per fundries for my commission, for merchandizes shipped per Henry. - - - - -		80	00 00
May	19	Per fundries for ditto, for insuring the above. - - - - -		4	02 02
June	18	Per goods, belonging to Abraham Diveer, Rotterdam, for ditto. - - - - -	12	22	01 08
July	1	Per cash received for my commission, on the sales of 250 hhds. oil. - - - - -	2	87	10 00
	8	Per cash received of Thomas Ploughman. - - - - -	2	60	00 00
	21	Per cash received from William Boid, master of the Neptune. - - - - -	2	250	00 00
	31	Per rum gained. - - - - -	4	120	00 00
		Per voyage to Cork. - - - - -	6	346	18 06
		Per voyage from Bourdeaux. - - - - -	9	10	16 08
		Per voyage to Dublin, in co. with John Harringhock. - - - - -	9	46	08 03
		Per voyage to Hamburg, in co. with ditto. - - - - -	10	1000	00 00
		Per voyage to Rotterdam, in co. III. - - - - -	10	249	12 04
		Per voyage to Hamburg, in co. IV. - - - - -	11	487	17 10
		Per account of insurance. - - - - -	11	100	00 00
		Per voyage from Lisbon to Rotterdam in co IV. - - - - -	12	528	02 06
		Per Voyage from Cork to Bourdeaux. - - - - -	12	267	15 09
		Per account of exchange. - - - - -	12	14	02 09
			3736	00	11

	Cash	Dr.	Fo	l.	s.	d.
1771						
Mar.	1 To stock, remaining in my hands - - -	1		7218	07	01
	2 To rum at 6s. per gallon, received of Thomas Williamson, for 1600 gallons. - - -	4		520	00	00
	29 To Thomas Gray, Cork, received of Thomas Addison. - - -	8		2676	18	06
Apr.	12 To voyage from Bourdeaux, in co. with Will. Collumneaux. - - -	9		1000	00	00
	30 To James Nagle, Dublin M. A. received from William Watson. - - -	10		923	01	06
May	12 To Isaac Pearson, received of him for the balance of accounts. - - -	4		18	14	07
	24 To account of insurance. - - -	11		100	00	00
June	14 To goods belonging to Abraham Diveer. - - -	12		883	06	08
	28 To William Young, received of James Wilson for my bill on said Young. - - -	4		1818	00	00
	30 To Humphry Pearson H. A. cur. received of him. - - -	3		700	00	00
July	1 To fundries, received for account of co. IV. - - -			3500	00	00
	4 To Thomas Evens, received of him for the balance of accounts. - - -	3		100	00	00
	8 To profit and loss received of Thomas Ploughman. - - -	1		60	00	00
	9 To John Hodgson, received of him, for goods sold him 14 march last. - - -	8		310	00	00
	11 To William Collumneaux, Bourdeaux, received of Charles Watson, for my bill. - - -	9		10000	00	00
	12 To Abraham Diveer, received from James Sanderfon as per Journal. - - -	13		1438	09	03
	14 To John Rogier, Hamburgh, received from Charles Young, for my bill. - - -	12		14400	00	00
	16 To Anthony Crosby received of Henry Gaitf-kall. - - -	5		354	04	7 $\frac{1}{2}$
	19 To cotton velvet. - - -	5		550	00	0
	20 To bills receivable. - - -	13		550	00	0
	21 To fundries, received of James Boid, for freight of the Neptune. - - -			1000	00	00
				48121	02	2 $\frac{1}{2}$

L E D G E R.

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		Cr.	For	l.	s.	d.
1771						
Mar.	1	Per Tobacco	- - - - -	3	3696	00 00
	16	Per John Rogier, Hamburgh, paid Henry Johnstone.	- - - - -	8	283	08 06
	31	Per fundries paid for house-keeping and merchandizes.	- - - - -		63	16 06
Apr.	18	Per William Collumnreaux, Bourdeaux H. A. and M. A. paid him.	- - - - -	10	739	03 04
	22	Per voyage to Rotterdam in co. III.	- - - - -	10	1100	00 00
	30	Per fundries paid for house-keeping, and merchandizes.	- - - - -		400	00 00
May	7	Per James Harrington, paid William Smith, for said Harrington's bill.	- - - - -	6	253	04 08
	8	Per voyage to Rotterdam, paid for insuring my joint proportion.	- - - - -	10	88	16 11
	16	Per Nicholas Williamson, paid William Watson for said Williamson's bill.	- - - - -	10	800	00 00
	19	Per fundries, paid for insuring the cargo consigned John Rogier, Hamburgh for account co. IV.	- - - - -		164	00 00
	31	Per fundries, laid out for house-keeping and merchandizes.	- - - - -		20	06 06
June	10	Per Thomas Gray, Cork paid Francis Hamilton for said Gray's bill.	- - - - -	8	8928	17 00
	24	Per Abraham Diveer, Rotterdam, paid Will. Johnstone for his bill.	- - - - -	12	811	05 00
	30	Per fundries laid out for house-keeping and merchandizes.	- - - - -		90	00 00
July	1	Per fundries, paid co. IV. as per Journal.	- - - - -		1584	07 06
	6	Per account of exchange, paid for sundry bills remitted Charles Walker, London.	- - - - -		707	00 00
	10	Per William Thompson, paid him for 100 dozen hats.	- - - - -	6	240	00 00
	13	Per fundries, paid co. IV. for the balance of accounts.	- - - - -		2267	00 09
	15	Per Isaac Fletcher, paid him for 41 dozen, and 8 pair hose.	- - - - -	7	100	00 00
	18	Per John Harrinhock, paid him, for the balance of accounts.	- - - - -	9	8046	08 03
	28	Per fundries, as per Journal.	- - - - -		1265	15 06
	31	Per fundries, paid for house-keeping and merchandizes.	- - - - -		1350	00 00
		Per balance.	- - - - -	12	15121	11 9 $\frac{1}{2}$
					18121	02 2 $\frac{1}{2}$

		MALAGAWINE		Dr.	For	l.	s.	d.
1771				hhds.				
Mar.	1	To stock at sundry prices as per Journal		111	12904	00	00	
		TOBACCO		Dr.				
				hhds.	Ct.	q.	lb.	
Mar.	1	To stock, at 9d. per lb.	7	70	2	14	1	296 12 06
		To cash, at 6d. per lb. paid						
		Peter Howe. - - -	160	1320	0	00	2	3696 00 00
			167	1390	2	14	3	992 12 06
		BROADCLOTH		Dr.				
				Ps	ells			
Mar.	1	To stock at 11s. 4d. per ell. - -	8	792	1	448	16	00
		LANDS in CUMBERLAND		Dr.				
Mar.	1	To stock. - - - - -			12646	00	00	
		THOMAS EVENS H. A. cur.		Dr.				
Mar.	1	To stock. - - - - -			100	00	00	
		HUMPHRY PEARSON H. A. cur.		Dr.				
Mar.	1	To stock. - - - - -			14700	00	00	

L E D G E R.

(3)

145

			Cr.	For	l.	s.	d.
1775			hhds.				
Apr. 28	Per sundries, at 26l. per hhd. shipped						
	per Henry, for Hamburgh. - -	101		2626	00	00	
July 31	per balance, remaining unfold. -	10	13	278	00	00	
				2904	00	00	

		hhds.	Ct.	q.	lb.	Cr.			
Mar. 4	Per Voyage to Cork, at 56s.								
	per Ct. - - - -	100	825	0	00	06	23	10	00
Apr. 28	Per sundries, at 9d. per lb.								
	shipped per Henry for								
	Hamburgh. - - -	7	70	2	14		29	6	12
July 31	Per balance, remaining								
	unfold at 6d. per lb. -	60	495	0	00	13	13	86	00
		167	1390	2	14		39	92	12

		Ps.	Cr.						
			ells						
Apr. 28	Per sundries, at 11s. 4d. per ell,								
	shipped per Henry for Ham-								
	burgh. - - - -	3	258		146	04	00		
July 31	Per balance, at 11s. 4d. per ell.	5	534	13	302	12	00		
			792		448	16	00		

		Cr.							
July 31	Per balance. - - - - -		13	26	46	00	00		

		Cr.							
July 31	Per cash, received of him for the balance of								
	accounts. - - - - -		2	100	00	00			

		Cr.							
June 30	Per cash, received of him for the balance of								
	accounts. - - - - -		2	700	00	00			

146 (4) L E D G E R.

		BENJ. ADAMSON H. A. cur	Dr.	For	l.	s.	d.
1771	Mar. 1	To stock. - - - - -			26	13	04
		WILL. YOUNG H. A. cur.	Dr.				
	Mar. 1	To stock. - - - - -			118	18	00 00
		SERGE		Dr.			
			Ps.	Yds.			
	Mar. 1	To stock at 15d. per yard.	27	1080	1	67	10 00
		RUM		Dr.			
			Ank.	Gall.			
	Mar. 1	To stock, at 5s. per gallon.	100	1600	1	400	00 00
		ENOCH PILKINGTON H.A. cur.	Dr.				
	Mar. 1	To stock, at 5s. per gallon. - - - - -			1	400	00 00
		ISAAC-PEARSON H. A. cur.	Dr.				
	Mar. 1	To stock. - - - - -			18	14	07
	July 12	To Abraham Diveer, Rotterdam, received of him, for account of co. III. as per journal.	13	1600	00	00	
					16	12	14 07

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			Cr.	For	l.	s.	d.
1771	July 31	Per balance. - - - - -	13	26	13	04	
			Cr.				
June 18		Per cash, received of James Wilson, for my bill on said Young. - - - - -	2	18	18	00	00
			Cr.				
July 31		Per balance, at 15s. per yard. Ps. Yds. 27 1080	13	67	10	00	
			Cr.				
Mar. 1		Per cash, at 6s. 6d. per Gallon. an. gal. 100 1600	2	520	00	00	
			Cr.				
July 31		Per balance. - - - - -	13	400	00	00	
			Cr.				
Apr. 22		Per voyage to Rotterdam, for merchandize shipped for co. III.	10	1600	00	00	
May 12		Per cash received of him for the balance of accounts. - - - - -	2	18	14	07	
				1618	14	07	

148 (5) L E D G E R.

		COTTON VELVET		Dr.	For	l.	s.	d.
1771								
Mar.	1	To stock, at 10s. per yard.	-	110	2200	1	1100	00 00

		ANTHONY CROSBY H. A.		Dr.				
Mar.	1	To stock.	- - - - -		1	354	04	7 ¹ / ₂

		JONA. RICHARDSON H. A. cur.		Dr.				
July	24	To bills payable to Woodcock Harrison in 3 days.	- - - - -		13	143	05	06

		ENOCH PILKINGTON H. A. I.		Dr.				
July	31	To balance.	- - - - -		13	600	00	00

		ANDREW PEARSON H. A. cur.		Dr.				
July	28	To cash, paid Arthur Long for paid Pearson's bill.	- - - - -		2	1122	10	00

		ELIAS MARTIN H. A. cur.		Dr.				
July	31	To balance.	- - - - -		13	800	00	00

L E D G E R.

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		Cr.	Fo	l. s. d.		
1771						
July	19	Per fundry at 10s. per yard. -		110	2200	1100 00 00
July	16	Per cash, received from Henry Gaitskall for my bill on said Crosby. - - - - -		2	354	04 7 ¹ / ₂
Mar.	1	Per stock. - - - - -		1	143	05 06
Mar.	1	Per stock, borrowed from him at 4l. per cent per annum. - - - - -		1	600	00 00
Mar.	1	Per stock, for the balance of accounts in my former books. - - - - -		1	1122	10 00
Mar.	1	Per stock, for the balance of accounts in my former books. - - - - -		1	80	00 00

		JAMES HARRINGTON H. A. c. Dr.	Fo	l.	s.	d.
1771	May 7	To cash paid Will. Smith for said Harrington's bill on me payable on fight. - - - - -	2	253	04	08
		VOYAGE to CORK	Dr.			
Mar.	4	To fundry for cost and charges 100 hhds. tobacco shipped per Jenet. - - - - -		233	00	00
		CHARGES	Dr.			
Mar.	31	Cash, I find to have laid out in this month for merchandizes. - - - - -	2	43	16	06
Ap.	30	Cash, I find to have laid out in this month for merchandizes. - - - - -	2	366	03	06
May	31	Cash, I find to have laid out in this month for merchandizes. - - - - -	2	0	06	06
June	30	Cash, I find to have laid out in this month for merchandizes. - - - - -	2	50	00	00
July	31	Cash, I find to have laid out in this month for merchandizes. - - - - -	2	1300	00	00
				1760	06	06
		HATS	Dr.			
Mar.	6	To William Thompson, at 48s. per dozen payable in 4 months. - - - - -	6	240	00	00
		William Thompson, Cockermouth	Dr.			
July	10	To cash, paid him for 100 dozen hats at 48s. per dozen. - - - - -	2	240	00	00

L E D G E R.

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		Cr.	For	l.	s.	d.
1771						
Mar.	1	Per Stock. - - - - -	1	253	04	08
		Cr.				
Mar.	26	Per Thomas Gray, Cork, for net proceeds 100 hhds Tobacco 2900l Irish at $8\frac{1}{3}$ l. per cent - - - - -	8	2676	18	06
		Cr.				
Mar.	4	Per Voyage to Cork - - - - -	6	20	00	00
	14	Per Goods belonging to John Rogier, Ham- burgh - - - - -	8	18	16	06
	28	Per Thomas Young, Boston, H. A. - -	9	5	00	00
Apr.	1	Per sundries. - - - - -		10	00	00
	16	Per Voyage from Bourdeaux in co. with Will. Collumneaux, Bourdeaux. - - - -	9	225	00	00
	28	Per sundries, for merchandizes shipped in the Henry for Hamburgh - - - - -		131	03	06
May	19	Per ditto, as per Journal. - - - - -		0	06	06
June	18	Per goods belonging to Abraham Diveer, Rotterdam - - - - -	12	50	00	00
July	1	Per cash, paid for freight, duty &c. of 250 hhds. of oil sold for co. IV. - - - - -	2	1300	00	00
				1760	06	06
		Cr.				
Mar.	28	Per Thomas Young, Boston for 100 dozen at 48s. per dozen - - - - -	9	240	00	00
		Cr.				
Mar.	6	Per hats, at 48s. per dozen for 100 dozen pay- able in 4 months - - - - -	6	240	00	00

152 (7) L E D G E R.

		Dr.	For	l.	s.	d.
HOSE						
1771	Mar 8	To Isaac Fletcher, at 4s. per pair for 41 doxen and 8 pair payable on demand. - - - - -	7	100	00	00
ISAAC FLETCHER		Dr.				
July 15	To cash, paid him for the balance of accounts. -	2	100	00	00	
THOMAS YOUNG, Boston M. A.		Dr.				
July 31	To balance. - - - - -	13	3062	10	00	
PETER HOWE, Whitehaven H. A. cur.		Dr.				
Mar 10	Thomas Young, Boston M. A. for eleven sixteenths of ship Neptune. - - - - -	7	2200	00	00	
SHIP NEPTUNE		Dr.				
Mar 10	To Thomas Young, Boston, M. H. for four sixteenths of ship Neptune. - - - - -	7	800	00	00	
JOHN HODGSON, Workington H. A. cur.		Dr.				
Mar 12	To goods, belonging to John Rogier, Hamburg, for 100 barrels tar and 80 barrels of pitch. -	8	310	00	00	

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310/00/00

		GOODS belonging to John Rogier Ham-	Dr.	l.	s.	d.
1771	Mar. 14	To sundry, for the amount of 100 barrels tar, and 80 barrels of pitch. - - - - -		310	00	00
		JOHN ROGIER, Hamburgh, H. A. Dr.				
	Mar. 16	To cash, paid Henry Bondfield, for his bill on Will. Gore and co. payable at usance to Alexander Vandike. - - - - -	2	283	08	00
		BENJ. ADAMSON H.A. in co. III. Dr.				
	July 12	To Abraham Diveer, M. A. for the joint proportion of net proceeds received by him from James Sanderlon as per Journal. - - -	13	1046	03	00
		THOMAS GRAY, Cork, M. A. Dr.				
	Mar. 26	To voyage to Cork, for the net proceeds 100 hhd. tobacco, 2900l. Irish at $8\frac{1}{3}$ per cent.	6	2676	18	06
	June 10	To cash, paid Francis Hamilton for his bill on Henry Benson payable at 30 days sight 9672l. 18s. 6d. Irish at $8\frac{1}{3}$ per cent. - - -	2	8928	17	00
				11605	15	06
		WILLIAM YOUNG H. A. in co. III. Dr.				
	July 12	To Abraham Diveer, for the joint proportion of net proceeds received by him from James Sanderlon as per Journal. - - - - -	13	915	07	00

L E D G E R. (8) 155

		Cr.	Fo	l.	s.	d.
1771						
Mar.	12	Per John Hodgson, for 100 barrels tar and 80 barrels pitch. - - - - -	8	310	00	00
		Cr.				
Mar.	14	Per goods, belonging to John Rogier, for the net proceeds of 100 barrels tar and 80 barrels pitch. - - - - -	8	283	08	06
		Cr.				
Apr.	22	Per voyage to Rotterdam, in co. III. for his joint proportion of stock. - - - - -	10	800	00	00
May	8	Per ditto, for insuring the above. - - - - -	10	64	12	03
July	7	Per Abraham Diveer, Rotterdam, for his proportion of gain. - - - - -	13	181	10	09
				1046	03	01
		Cr.				
Mar.	28	Per cash, received of Thomas Addison, for my bill on said Gray, 2900l. Irish at $8\frac{1}{3}$ per cent. - - - - -	2	2676	18	06
June	2	Per sundry accounts for the cost and charges of a cargo shipped by him for account of co. IV. which he consigned to Will. Collumneaux, Bourdeaux, 9291l. 12s. 6d. at ditto. - - - - -		8576	17	08
	6	Per sundry, for insuring the above cargo 381l. 6s. at ditto. - - - - -		351	19	04
				11605	15	06
		Cr.				
Apr.	22	Per voyage to Rotterdam, in co. III. for his joint proportion of stock. - - - - -	10	700	00	00
May	8	Per ditto, for insuring the above. - - - - -	10	56	10	09
July	6	Abraham Diveer, Rotterdam, for his proportion of gain by this adventure. - - - - -	13	158	16	11
				915	07	08

				l.	s.	d.
1771	THOMAS YOUNG, Boston H. A. Dr.	For				
Mar. 18	To fundry accounts, for cost and charges of 100 dozen hats, 41 dozen and 1 pair hose, shipped per Trumpet Galley and consigned to Boston. - - - - -			352	12	6
	HOUSE - KEEPING	Dr.				
Mar. 31	To cash, I find to have laid out in this month.	2		20	00	0
Apr. 30	To cash, I find to have laid out in this month.	2		33	16	6
May 31	To cash, I find to have laid out in this month.	2		20	00	0
June 30	To cash, I find to have laid out in this month.	2		40	00	0
July 31	To cash, I find to have laid out in this month.	2		50	00	0
				163	16	6
	VOYAGE from Bourdeaux in co. with William Collumnreaux, ditto	Dr.				
Mar. 20	To William Collumnreaux, Bourdeaux, M. A. for my half cost and charge 80 hhds. brandy and 60 ankers tea. - - - - -	9		364	03	4
Apr. 16	To fundry, for the amount of 80 hhds. brandy and 60 ankers tea. - - - - -			1000	00	0
July 31	To profit and loss. - - - - -	1		10	16	3
				1375	00	0
	William Collumnreaux, Bourdeaux M. A. Dr.					
Apr. 18	To cash, paid Henry Hamilton for his bill on John Collins, Bourdeaux payable at 30 days to said Collumnreaux or order. - - - - -	2		364	03	4
July 10	To fundry, for his net proceeds of the cargo consigned him by Thomas Gray. - - - - -			10000	00	0
				10364	03	4
	VOYAGE to Dublin in co. with John Harringhock	Dr.				
Apr. 1	To fundry, for his half cost and charges of 80 hhds. wine shipped per Jane. - - - - -			415	02	6
May 1	To fundry, for the net proceeds of the above wine. - - - - -			923	01	6
July 31	To profit and loss. - - - - -	1		46	08	3
				1384	12	3
	J. HARRINGHOCK, Whitehaven H. A. Dr.					
Apr. 1	To fundry, for half cost and charges of 80 hhds. wine shipped per Jane. - - - - -			415	02	6
July 31	To cash, paid him for the balance of accounts ending this day. - - - - -	2		8046	08	3
				8461	10	9

L E D G E R. (9)

157

		Cr.	For	l.	s.	d.
1771	July 31	Per balance.	- - - - -	11	352	12 6
		Cr.				
	July 31	Per profit and loss.	- - - - -	1	163	16 6
		Cr.				
Apr.	12	Per cash, received of Thomas Harrington, for		2	1000	00 0
		80 hhds. brandy, and 60 ankers tea.	-			
	16	Per voyage from Bourdeaux, in co. for my half		9	375	00 0
		net proceeds of the cargo.	- - - - -			
					1375	00 0
		Cr.				
Mar.	20	Per voyage from Bourdeaux, in co. for my half		9	364	03 4
		80 hhds. brandy and 60 ankers tea.	- -			
July	11	Per cash, received from Charles Watson for my		2	10000	00 0
		bill on William Collumneaux, payable to				
		Henry Villers.	- - - - -			
					10364	03 4
		Cr.				
Apr.	24	Per James Nagle, Dublin, for the net proceeds		10	923	01 6
		80 hhds. wine, sent him 4 instant.	- -			
May	4	Per voyage to Dublin in co. with John Harrington		9	461	10 9
		for my one half net proceeds.	- - - - -			
					1384	12 3
		Cr.				
Apr.	19	Per voyage to Hamburgh, for my half of	400			
		hhds. tobacco, consigned to John Rogie		10	8000	00 0
May	4	Per voyage to Dublin, in co. for his half				
		net proceeds.	- - - - -	9	461	10 9
					8461	10 9

158 (10) L E D G E R.

				Fo	l.	s.	d.
1771	NICH	IOLAS WILLIAMSON H. A. cur. Dr.					
May 16	To c liar	ish, paid William Watfon, for said Wil- son's bill on me. - - - - -	2	800	00	00	
	WILL	. COLLUM. Bourdeaux H. A. Dr.					
Apr. 18	To ca Joh	h, paid Henry Hamilton, for his bill on Collins, payable to said Collumnreaux.	2	375	00	00	
	VOY	AGE to Hamburgh in co. with John					
	Ham	inghock Dr.					
Apr. 19	To Jo	hn Harringhock, for my $\frac{1}{2}$ cost and					
	char	res 400 hhds. tobacco, shipped per					
	Nept	une. - - - - -	9	8000	00	00	
July 31	To pro	fit and loss. - - - - -		1000	00	00	
				9000	00	00	
	VOY	AGE to Rotterdam in co. III. Dr.					
Apr. 22	To fund	ries, as per journal. - - - - -		4200	00	00	
May 8	To fund	ries, for insuring the above cargo.		210	00	00	
July 31	To profi	t and loss. - - - - -	1	249	12	04	
				4659	12	04	
	JAMB	S NAGLE, Dublin, M. A. Dr.					
Apr. 24	To voya ringho wine.	ge to Dublin, in co. with John Har- ck, for the net proceeds 80 hhds. of - - - - -	9	923	01	06	
	ALEX.	HOSKINS H. A. in co. IV. Dr.					
Apr. 28	To fundri	es, for $\frac{1}{4}$ of the cargo, shipped in the					
	Henry,	consigned to Hamburgh for co. IV.		820	00	00	
May 19	To fundri	es, paid for insuring the above.		42	02	02	
	26 To Jonath	an Richardson, Lisbon, M. A. for $\frac{1}{4}$					
	cargo co	nsigned by him, to Abraham Diveer,					
	Rotterd:	am, for account of co. IV. - - -	12	750	00	00	
June 2	To Thom:	us Gray, Cork, M. A. for $\frac{1}{4}$ cargo					
	consigne	d by him, to William Collumnreaux					
	Bourdeau	ix, for account of co. IV. 2418l. 4s.					
	7d. $\frac{1}{2}$ In	sh at $8\frac{1}{4}$ per cent - - - - -		2232	04	03	
July 1	To cash, 1	aid him for $\frac{1}{4}$ net proceeds of 250					
	hhds. oil,	fold at the Quay. - - - - -		528	02	06	
	13 To cash, p	aid him for the balance of account					
	ending to	is day, - - - - -		755	13	07	
				5128	02	06	

L E D G E R. (10) 159

		Cr.	Dr.	l.	s.	d.
1771						
Apr. 1	Per sundry at 10l. per hhd. for 80 hhds wine, shipped per Jane for Dublin. - - -			800	00	00
		Cr.				
Apr. 16	Per voyage from Bourdeaux, in co. for his half net proceeds of the cargo. - - -			375	00	00
		Cr.				
July 7	Per John Rogier Hamburg, for my half net proceeds of 400 hhds. tobacco. - - -			99	00	00
		Cr.				
July 7	Per Abraham Diveer, Rotterdam, M. A. as per Journal. - - - - -			13465	9	12 04
		Cr.				
Apr. 30	Per cash, received of Will. Watfon, for my bill of 1000l. Irish at $8\frac{1}{3}$ l. per cent. - - -			2	923	00 06
		Cr.				
May 30	Per John Rogier Hamburg, M. A. for $\frac{1}{4}$ net proceeds of the cargo sent him 28 past. - - -			81350	00	00
June 29	Per Jonathan Richardson, Lisbon, M. A. for $\frac{1}{4}$ cargo, remitted him by Abraham Diveer, for co. IV. - - - - -			12	750	00 00
July 1	Per cash, received for $\frac{1}{4}$ net proceeds 250 hhds. of oil. - - - - -			2	528	02 06
July 10	Per Will. Collumreaux, Bourdeaux, M. A. for $\frac{1}{4}$ net proceeds of the cargo consigned him by co. IV. - - - - -			92500	00	00
				5128	02	06

		JOHN HODGSON H. A. in co. IV. Dr. Fol	l.	s.	d.
Apr.	28	To sundries, for $\frac{1}{4}$ of the cargo shipped per Henry, consigned John Rogier, Hamburgh, for co. IV. - - - - -	820	00	00
May	19	To sundries, for insuring the above. - - -	42	02	02
	26	To Jonathan Richardson, Lisbon, M. A. for $\frac{1}{4}$ of the cargo consigned for account co. IV. to Abraham Diveer. - - - - -	12 750	00	00
June	2	To Thomas Gray, Cork, for $\frac{1}{4}$ of the cargo consigned to William Collumneaux as per journal. - - - - -	2232	04	03
July	1	To cash, paid him for $\frac{1}{4}$ net proceeds of 250 hhd. of oil, sold at the Quay. - - -	528	02	06
	13	To cash, paid him for the balance of accounts. - - -	755	13	07
			5128	02	06
JOSEPH HARRISON H. A. in co. IV. Dr.					
Apr.	28	To sundries, for $\frac{1}{4}$ of the cargo shipped per Henry, consigned to John Rogier, Hamburgh, for co. IV. - - - - -	820	00	00
May	19	To sundries, for insuring the above. - - -	42	02	02
	26	To Jonathan Richardson, Lisbon, M. A. for $\frac{1}{4}$ of the cargo, consigned for account co. IV. to Abraham Diveer. - - - - -	750	00	00
June	2	To Thomas Gray, Cork, for $\frac{1}{4}$ of the cargo, consigned to William Collumneaux as per journal. - - - - -	2232	04	03
July	1	To cash, paid him for $\frac{1}{4}$ net proceeds of 250 oil, sold at the Quay. - - - - -	528	02	06
	13	To cash, paid him for the balance of accounts. - - -	755	13	07
			5128	02	06
VOYAGE to Hamburgh in co. IV. Dr.					
Apr.	28	To sundries, for $\frac{1}{4}$ of the cargo shipped per Henry, consigned to John Rogier, Hamburgh, for co. IV. - - - - -	820	00	00
May	19	To sundries, for insuring the above. - - -	42	02	02
July	31	To profit and loss, gained by this adventure. - - -	1 487	17	10
			1350	00	00
ACCOUNT of INSURANCE Dr.					
July	31	To profit and loss, gained by this account. - - -	1 100	00	00

L E D G E R. (11) 161

		Cr. (Fo)	l.	s.	d.
1771					
May	30	Per John Rogier, Hamburgh, M. A. for $\frac{1}{4}$ net proceeds of the cargo sent him 28th. past.	8	1350	00 00
June	29	Per Jonathan Richardson, Lisbon, M. A. remitted him by Abraham Diveer, Rotterdam.	12	750	00 00
July	1	Per cash, received for $\frac{1}{4}$ net proceeds of 250 hds. oil sold at the Quay.	2	528	02 06
	10	Per William Collumnreaux, for $\frac{1}{4}$ net proceeds of the cargo consigned him for account co. IV.	9	2500	00 00
				5128	02 06
		Cr.			
May	30	Per John Rogier, Hamburgh, M. A. for $\frac{1}{4}$ net proceeds of the cargo sent him 28th. past.	8	1350	00 00
June	29	Per Jonathan Richardson, Lisbon, M. A. remitted him by Abraham Diveer, Rotterdam, for co. IV.	12	750	00 00
July	1	Per cash, received for $\frac{1}{4}$ net proceeds of 250 hds. oil sold at the Quay.	2	528	02 06
	10	Per William Collumnreaux, for $\frac{1}{4}$ net proceeds of the cargo consigned him for account co. IV.		2500	00 00
				5128	02 06
		Cr.			
May	30	Per John Rogier, Hamburgh, M. A. for $\frac{1}{4}$ net proceeds of the cargo sent him 28th. past.	8	1350	00 00
		Cr.			
May	24	Per cash, received of John Smith, and co. for insuring the Elizabeth bound to Guinea &c. 2000l. at 5l. per cent.	2	100	00 00

162 (12) L E D G E R.

June 29	JONA. RICHARDSON, Lisbon, M. A. Dr. To fundries, remitted him, by Abraham Diveer, Rotterdam, for account of co. IV. - -	1.	s.	d.	3000	00	0
May 26	VOYAGE from Lisbon, to Rotterdam, Dr. To Jonathan Richardson, Lisbon, M. A. for $\frac{1}{4}$ of the cargo consigned to Abraham Diveer, Rotterdam, for account of co. IV. - -	12			750	00	0
July 31	To profit and loss. - - - - -	1			528	02	6
					1278	02	6
May 30	JOHN ROGIER, Hamburgh, M. A. Dr. To fundries, for net proceeds of the cargo consigned him for account of co. IV. 28th. passed. - - - - -				5400	00	0
July 4	To voyage, to Hamburgh, in co. with John Harringhock, for my $\frac{1}{2}$ net proceeds of 400 hhds. tobacco. - - - - -	10			9000	00	0
					14400	00	0
June 2	VOYAGE from Cork, to Bourdeaux, Dr. To Thomas Gray, Cork, M. A. for $\frac{1}{4}$ of the cargo consigned to William Collumneaux, Bourdeaux, for account co. IV. amounting to 2418l. 4s. $7\frac{1}{2}$ d. Irish at $8\frac{1}{3}$ l. per cent. - -	8			2232	04	3
July 31	To profit and loss. - - - - -	1			267	15	9
					2500	00	0
June 18	GOODS belonging to Abraham Diveer, Rotterdam. Dr. To fundries, for 100 pieces of holland, and 20 pieces of cambric. - - - - -				883	06	8
June 24	ABR. DIVEER, Rotterdam, H. A. Dr. To cash, paid William Johnstone. for his bill on Henry Vandike, payable at 30 days. - -	2			811	05	0
July 6	ACCOUNT of EXCHANGE Dr. To cash, paid for 5 bills, remitted Charles Walker, London, to be negotiated. - -				707	00	0
31	To profit and loss. - - - - -	2			14	02	9
					721	02	9

L E D G E R. (12) 163

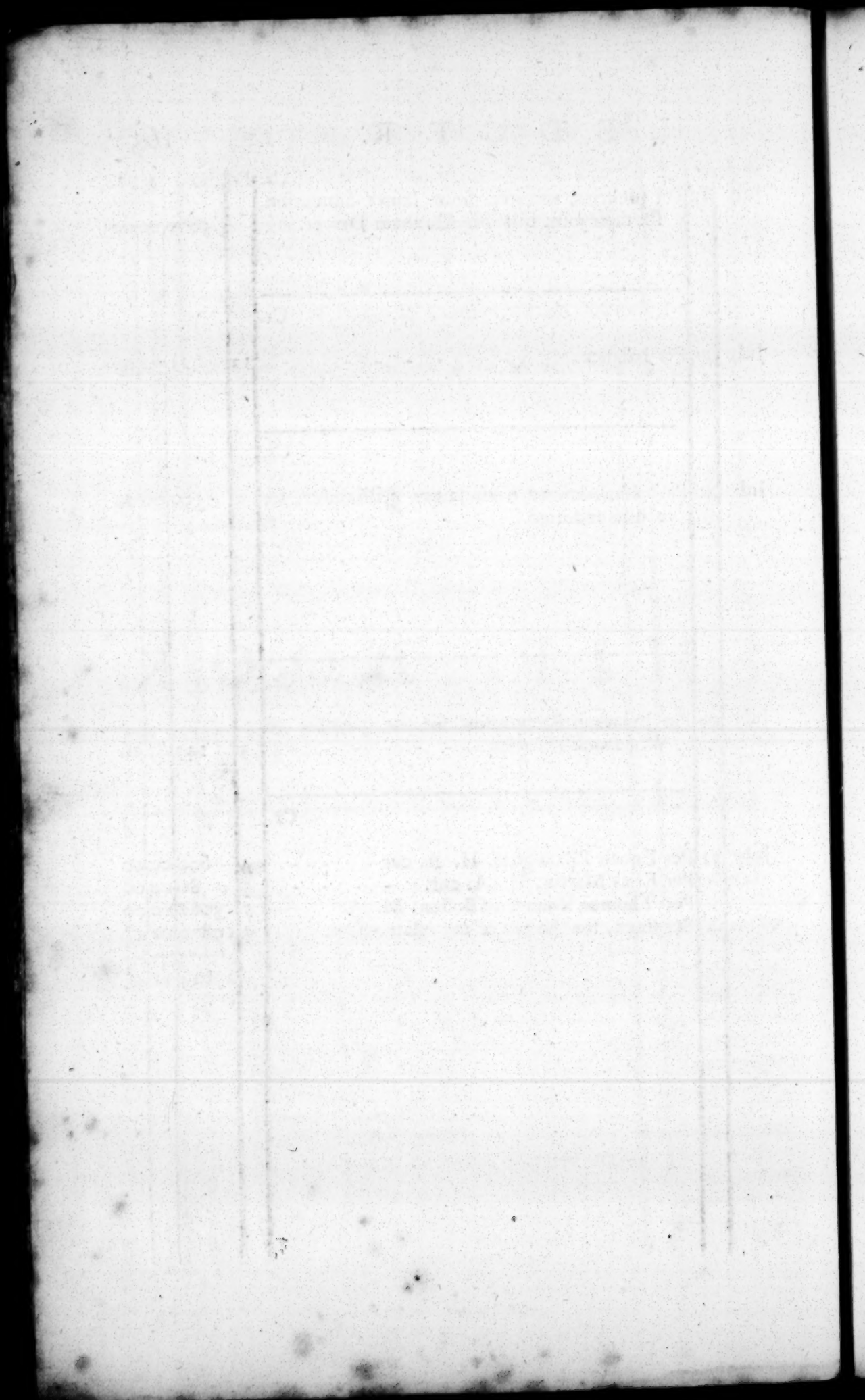
		Cr.	Fo	l.	s.	d.
1771	May 26	Per fundries, for 100 hhd. wine, and 200 hhd. brandy, shipped per Induſtry for Rotterdam.		3000	00	0
		Cr.				
	June 29	Per Jonathan Richardſon, Liſbon, M. A. re-mitted him for account, by Abraham Diveer.	12	750	00	0
	July 1	Per caſh, paid for $\frac{1}{4}$ net proceeds of 250 hhd. oil, ſold at the Quay. - - - - -	2	528	02	6
		Cr.		1278	02	6
	July 14	Per caſh, received from Charles Young, for my bill drawn on ſaid Rogier. - - - - -	2	14400	00	0
		Cr.				
	July 10	Per William Collumneaux, Bourdeaux, M. A. for $\frac{1}{4}$ net proceeds of the cargo conſigned him by Thomas Gray, for account co. IV. -	9	2500	00	0
		Cr.				
	June 14	Per caſh, received of Meſſ. William and Henry Young, for 100 pieces Holland, 20 pieces Cambric. - - - - -	2	883	06	8
		Cr.				
	June 18	Per goods belonging to Abraham Diveer, Rotterdam, for 100 pieces Holland, 20 pieces cambric. - - - - -		811	05	0
		Cr.				
	July 17	Per Charles Walker, London, for 5 bills, remitted him, which he negotiated at 2l. per cent.	13	721	02	9

164 (13) L E D G E R.

			l.	s.	d.
1771	July	ABR. DIVEER, Rotterdam M. A. Dr. ³ For			
		To fundries, for net proceeds of the cargo con-			
		signed by <i>co.</i> III. - - - - -	5000	00	00
		CHARLES WALKER, London, M. A. Dr.			
July	7	To account of exchange, for 5 bills, negotiated			
		by him at 2l. per cent, - - - - -	12	721	02 09
		BILLS RECEIVABLE Dr.			
July	19	To cotton velvet, for two bills received for			
		balance <i>viz.</i>			
		One on Charles Champion, payable at sight.			
		275l. - - - - -			
		One on Henry Southwell, payable on sight 275l	22	550	00 00
		BILLS PAYABLE Dr.			
July	28	To cash, paid Woodcock Harrifon, for Jona-			
		than Richardfon's bill, payable in 3 days.	2	143	05 06
		BALANCE Dr.			
July	31	To cash, remaining in my hands. - - -	2	15121	11 9 $\frac{1}{2}$
		To malaga wine, remaining unfold, 10 hhds.	3	278	00 0
		To tobacco, 60 hhds. wt. net 495 Cwt. at 6d.			
		per lb. - - - - -	3	1386	00 00
		To Lands in Cumberland, called Mount-			
		prospect. - - - - -	3	2646	00 00
		To broad cloth, 5 pieces qt. 534 ells at 11s. 4d.	3	302	12 00
		To Benjamin Adamfon H. A. cur. - - -	4	26	13 04
		To Enoch Pilkington H. A. cur. - - -	4	400	00 00
		To Peter Howe H. A. cur. - - - - -	7	1512	10 00
		To ship Neptune. - - - - -	7	800	00 00
		To Thomas Young H. A. cur. - - - - -	7	352	12 06
		To Charles Walker London. - - - - -	13	721	02 09
		To serge remaining, 27 pieces, qt. 1080 yards,			
		at 15d. per yard. - - - - -	4	67	10 00
				23614	12 4 $\frac{1}{2}$

L E D G E R. (13) 165

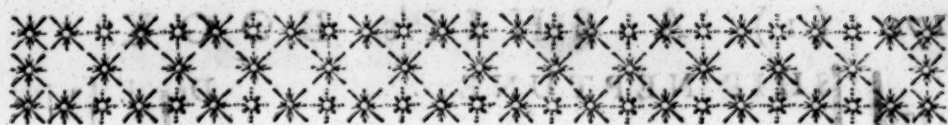
		Cr.	Fo	l.	s.	d.
1771	July 12	Per fundries, received from James Sanderson, for their joint bills on Abraham Diveer.		5000	00	00
		Cr.				
	July 31	Per balance. - - - - -		721	02	09
		Cr.				
	July 20	Per cash, received from James Williamfon, for 2 bills indorsed. - - - - -		550	00	00
		Cr.				
	July 24	Per Jonathan Richardson, for one payable to Woodcock Harrifon. - - - - -		143	05	06
		Cr.				
	July 31	Per Enoch Pilkington, H. A. cur. - -		600	00	00
		Per Elias Martin, H. A. cur. - - -		80	00	00
		Per Thomas Young, of Boston, M. A.		3062	10	00
		Per stock, for the net of my estate active.		19872	02	4 $\frac{1}{2}$
				23614	12	4 $\frac{1}{2}$



A

S H I P's B O O K.

SHIP BOOK



I N S T R U C T I O N S

FOR KEEPING

A

S H I P's B O O K.

THIS book is kept by way of Dr. and Cr. in which an account is opened for every ship : on the Dr. side are charged all the expences for victualling, Wages Out-fitting &c. and on the Cr. side all that the ship hath produced ; either for freight or otherwise : and at the end of the voyage the total of each is carried to the Ledger.

The following form is chiefly calculated for the coal trade ; tho' it may be applied to any other ; I have confined my plan to single entries in order to make the method of general use, especially for the advancement, and encouragement of those, who have not the opportunity of learning Italian Book-keeping.

The first page, shews how to keep a memorandum Book. where you have upon the Dehtor side the disbursements paid for a cargo of coals in Whitehaven. also disbursements laid out in Dublin, which Irish money is brought to English by the Table of reducing, Irish money into English, the Table is annexed to this Book ; next the money paid, the men, and yourself, for the run ; together with what is laid out on their diet. Upon the Credit side you have what the cargo sold for, in Irish money, which is in like manner reduced to English, at the par of exchange : according to the Rules of exchange, or the aforesaid Table : the other two pages shew, how to keep the ship's book in a more concise manner.

Z

S H I P

170 (1) A SHIP'S BOOK.

SHIP NEPTUNE		Dr. l. s. d.		
1770	To cash, disbursed, for a cargo coals shipped in the Neptune, from Whitehaven to Dublin viz.			
June 1	Entry and duty 196 tuns at 1s. per chaldron. } 3 08 10			
	Triming of ditto. - - - - - 0 07 06			
	Cocket and indorsement of the warrant. 0 09 04			
	Isle of man bond. - - - - - 0 03 00			
	Tunage, St. Bees, and Skerry's lights. 1 11 04			
	196 Tuns coals at 3s. 4d. per Tun. 32 13 04			
			38	13 04
21	To cash, disbursed in Dublin, for ditto viz.			
	Duty of 130 Tuns at 8d. per tun. - 4 06 08			
	Norman's fees. - - - - - 0 11 06			
	Tunage at ballast office of 130 tuns at 2d. per tun. } 1 01 08			
	Pilotage. - - - - - 0 10 06			
	Ballast, 40 tuns, at 1s. per tun. - 2 00 00			
	Anchorage. - - - - - 0 03 06			
	Chap-man Gill. - - - - - 0 01 04			
	Land-waiters office. - - - - - 0 04 10			
	Jerkin office. - - - - - 0 00 06			
	Custom-house officer. - - - - - 0 03 06			
	Custom-house fees. - - - - - 0 07 06			
	Boats. - - - - - 0 03 03			
	Ring's end fees. - - - - - 0 04 10 ¹ / ₂			
	Porter's fees. - - - - - 0 11 02			
	Lord Mayor's fees - - - - - 0 02 06			
	Plankage, and landing. - - - - - 0 02 06			
	Commission of 130 tuns at 4 ¹ / ₂ d. per tun. } 2 08 09			
	Irish money at 8 ¹ / ₃ per cent. 13 04 06 ¹ / ₂		12	04 02
	To cash, paid 4 men Mate and myself. } 15 00 00			
	To ditto, paid for victualing 6 men 4 weeks and 2 days at 4s. per week. } 5 02 10			
	To ditto paid for 4 Gallons brandy for ship's use. } 0 15 00			
			20	17 10
	To balance, remaining in my hands carried to the credit side of page 2. - - - - -		30	04 08
			102	00 00

A SHIP'S BOOK. (1) 171

1770
June 22 Per cash, received 130 tuns coals at 17s. per tun
110l. 10s. Irish at $8\frac{1}{3}\%$ per cent, make 102 00 00

To reduce Irish money into English

	l.	l.		l.	s.
As	13	:	12	:	110 10
	20				20

260

2210

12

260) 26520 (102 English.

260

520

520

172 (2) A SHIP'S BOOK.

SHIP NEPTUNE		Dr.	l.	d.
1770				
July	30	To cash, disbursed for a cargo 202 $\frac{1}{2}$ tuns coals, shipped from Whitehaven to Dublin, as per memorandum Book.	37	8 00
Aug	4	To cash, disbursed in Dublin for ditto, 13l. Irish, at 8 $\frac{1}{3}$ l. per cent, make.	12	00 00
		To cash, paid 4 men, Mate and myself.	15	00 00
		To ditto, for Victualling 6 men, 5 weeks, at 4s. per week each.	6	00 00
			21	00 00
Sep.	10	To cash, laid out for a cargo 100 tuns coals shipped from Workington, to Drogheda as per memorandum book.	36	12 06
	16	To cash, disbursed in Drogheda as per memorandum book and receipts 11l. 10s. Irish at 8 $\frac{1}{3}$ l. per cent make English.	10	12 03 $\frac{1}{2}$
	30	To ditto, paid 4 men Mate and myself	15	00 00
		To ditto, for victualling 6 men for 2 weeks and 6 days, at 4s. per week each	3	8 6 $\frac{3}{4}$
			18	01 06 $\frac{3}{4}$
Oct.	10	To cash, disbursed for a cargo 205 tuns coals shipped from Mary-port to Belfast, as per memorandum book.	39	00 06
	15	To cash, disbursed at Belfast for ditto 13l. Irish, at 8 $\frac{1}{3}$ per cent make.	12	00 00
		To cash, paid 4 men, Mate and myself	15	00 00
	31	To ditto for victualling 6 men for 3 weeks at 4s. per week each.	3	12 00
			18	12 00
		To balance, remaining in my hands which is carried to the credit side of folio 3.	157	06 11 $\frac{1}{4}$
			357	00 09 $\frac{1}{2}$

A SHIP'S BOOK. (2) 173

		Crs.	l.	s.	d.
1770					
July 1	Per balance, brought forward from folio 1 - - -	30	4	08	
Aug 26	Per cash, received for 135 tuns coals at 16s. 6d. per tun, amounts to 111l. 7s. 6d, Irish at $8\frac{1}{3}$ l. per cent make. - - -	102	16	01 $\frac{3}{4}$	
Sep. 24	Per cash, received for 133 $\frac{1}{3}$ tuns coals at 17s. 6d. per tun, amounts to 119l. 13s. 4d. Irish at $8\frac{1}{3}$ l. per cent. - - -	110	9	02 $\frac{1}{4}$	
Oct. 24	Per cash, received for 136 $\frac{2}{3}$ tuns coals at 18s per tun, amounts to 123l Irish at $8\frac{1}{3}$ l. per cent. - - -	113	10	09	
				357	00 09 $\frac{1}{2}$

174 (3) A SHIP'S BOOK.

SHIP NEPTUNE		Dr.	l.	s.	d.
1770					
Nov. 1	To cash, for cost, charges, and disbursement, for fitting her to Virginia. - - - - -	50 00 00			
Jan. 10	To ditto, for clearing in and out in Virginia 125l. at 25 per cent	100 00 00			
May 20	To cash, paid 6 men Mate and myself for 6 months and 20 days	119 00 00			
	To ditto, victualing 8 men for 6 months and 20 days at 5s. per week each, - - - - -	57 02 10			
24	To ditto, for two apprentice boys diet for 13 months at 4s. per week each. - - - - -	20 16 00			
	To cash, paid ditto for one years wages.	7 10 00			
	To ditto, paid the Carpenter as per bill	80 00 00			
	To ditto paid the Sail-maker, as per bill. - - - - - a	22 00 00			
	To ditto, paid the Anchor-smith, as per ditto. - - - - -	16 00 00			
	To ditto paid the Rope-maker as per ditto. - - - - -	26 00 00			
June 1			449	08	10
	To profit gained by one years trade ending this day. - - - - -		442	18	01 $\frac{1}{4}$
			941	06	11 $\frac{1}{4}$

A SHIP'S BOOK. (3) 175

			Cr.	l.	s.	d.
1770						
Oct.	30	Per balance, brought forward from page 2 -		151	06	11 $\frac{1}{4}$
Jan.	20	Per cash, received for freight in Virginia 600l. at 26l. per cent makes English money. - -		480	00	00
May	10	Per cash, received for a cargo of tobacco &c. in Whitehaven. - - - - -		310	00	00
				941	06	11 $\frac{1}{4}$

To reduce the above 600l. Virginia money into English money.

as 100
 25

 as 125 : 100 : : 600 : 480 English.

Contracted.

1. 1. 1.
 as 5 : 4 : : 600
 4

 2400

 £480

To find the proportional share of any number of Partowners viz.

Suppose 2, 4, 8, 16, 32, 64, and 128, Partowners.

Rule.

As the number of shares in the whole is in proportion to the gain or loss, so is each person's part parts to his proportional share of the gain or loss

Suppose the above sum 442l. 18s. 1 $\frac{1}{4}$ d. was to be divided into 16 equal shares.

l. s. d.

as 16 : 442 18 1 $\frac{1}{4}$: : 1 : 27 13 7 $\frac{1}{2}$ +

176 *English Money exchanged into Irish.*

<i>English.</i>	<i>Irish.</i>	<i>Eng.</i>	<i>Irish.</i>
l.	l. s. d.	s.	s. d.
1	1 1 8	1	1 1
2	2 3 4	2	2 2
3	3 5 0	3	3 3
4	4 6 8	4	4 4
5	5 3 4	5	5 5
6	6 10 0	6	6 6
7	7 11 8	7	7 7
8	8 13 4	8	8 8
9	9 15 0	9	9 9
10	10 16 8	10	10 10
20	21 13 4	11	11 11
30	32 10 0	12	13 0
40	43 6 8	13	14 1
50	54 3 4	14	15 2
60	65 0 0	15	16 3
70	75 16 8	16	17 4
80	86 13 4	17	18 5
90	97 10 0	18	19 6
100	108 6 8	19	20 7
200	216 13 4		
300	325 0 0		
400	433 6 8		
500	541 13 4	d.	d. q. (ps)
600	650 0 0	1	1 0 $\frac{3}{4}$
700	758 6 8	2	2 0 6
800	866 13 4	3	3 1 0
900	975 0 0	4	4 1 3
1000	1083 6 8	5	5 1 6
2000	2166 13 4	6	6 2 0
3000	3250 0 0	7	7 2 3
4000	4333 6 8	8	8 2 6
5000	5416 13 4	9	9 3 0
6000	6500 0 0	10	10 3 3
7000	7583 6 8	11	11 3 3
8000	8666 13 4	$1\frac{1}{4}$	1 1
9000	9750 0 0	$1\frac{1}{2}$	2 2
10000	10833 6 8	$1\frac{3}{4}$	3 3

Irish Money exchanged into English. 177

<i>Irish.</i>	<i>English.</i>				<i>Irish.</i>	<i>English.</i>	
l.	l.	s.	d.	q. ps.	s.	s.	d.
1	0	18	5	2 2	1	11	0 3
2	1	16	11	0 2	2	1	10 0 6
3	2	15	4	2 6	3	2	9 0 9
4	3	13	10	0 6	4	3	8 1 2
5	4	12	3	2 8	5	4	7 1 5
6	5	10	9	0 9	6	5	6 1 6
7	6	9	2	3 1	7	6	5 2 1
8	7	7	8	1 2	8	7	4 2 4
9	8	6	1	3 4	9	8	3 2 7
10	9	4	7	1 5	10	9	2 3 0
20	18	9	2	3 1	11	10	1 3 3
30	27	13	1	0 6	12	11	0 3 6
40	36	18	5	2 2	13	12	0 0 0
50	46	3	0	3 7	14	12	11 0 3
60	55	7	8	1 3	15	13	10 0 6
70	64	12	3	2 8	16	14	9 0 9
80	73	16	11	0 3	17	15	8 1 2
90	83	1	6	1 9	18	16	7 1 5
100	92	6	1	3 4	19	17	6 1 8
200	184	12	3	2 8			
300	276	18	5	2 2			
400	369	4	7	1 5			
500	461	10	9	0 9	d.	d.	q. (ps)
600	553	16	11	0 3	1		3 7
700	646	3	0	3 7	2		1 3 4
800	738	9	2	3 1	3		2 3 1
900	830	15	4	2 5	4		3 2 1
1000	923	1	6	1 9	5		4 2 5
2000	1846	3	0	3 7	6		5 2 1
3000	2769	4	7	1 6	7		6 1 8
4000	3692	6	1	3 4	8		7 1 5
5000	4615	7	8	1 3	9		8 1 2
6000	5538	9	2	3 1	10		9 0 9
7000	6461	10	9	1 0	11		10 0 6
8000	7384	12	3	2 9	$\frac{1}{4}$		9
9000	8307	13	10	0 7	$\frac{1}{2}$		1 8
10000	9230	15	4	2 5	$\frac{3}{4}$		2 8

A Concise Method of keeping a ship's reckoning at Sea, without Instruments, Logarithms, Tables of difference of Latitude and Departure, a Table of Meridonal parts or Geometrical projections.

As an introduction to which commence with the five following Problems of Julian Kalendar.

Prob. I.

How do you find the Golden number for the year of Christ 1772 ?

Rule. Add 1 to the year of our Lord, divide the sum by 19, the remainder will be the Golden number.

$$\begin{array}{r}
 1772 \\
 1 \\
 \hline
 19 \overline{) 1773} \text{ (93} \\
 \underline{171} \\
 63 \\
 \underline{57} \\
 6
 \end{array}$$

6 The Golden number.

What use have you for the Golden Number ?

To find the Epact.

How do you find the Epact for the year of Christ 1772 ?

Rule. Multiply the golden number by 11, from the product deduct 11, the remainder divide by 30, what remains (if less than 30) is the Epact : But if the remainder be less than 11, add the remainder to 30, and deduct

11 from the sum, what remains will be the epact sought.
Example the Golden number for 1772 equal 6.

$$\begin{array}{r}
 11 \\
 \hline
 30 \overline{) 66} \text{ (2} \\
 \underline{60} \\
 6 \\
 30 \\
 \hline
 36 \\
 11 \\
 \hline
 \end{array}$$

the Epact required 25

Prob. III.

What use have you for the Epact?

To find the moon's age.

What is the moon's age May 10 1772?

Rule. Add the Epact, the day of the month, and the number of the months, as is under expressed, together, and deduct 30, if the sum exceeds the total, if under 30, or the excess above 30, is the moon's age.

The numbers for the months

(i. e.)	<i>January,</i>	<i>February,</i>	<i>March,</i>	<i>April,</i>	<i>May,</i>	<i>June,</i>
	0	2	1	2	3	4
<i>July,</i>	<i>August,</i>	<i>September,</i>	<i>October,</i>	<i>November,</i>	<i>December,</i>	
5	6	8	8	10	10	

For the moon's age.

The sum 38

Sbustract 30

Remains 8 the moon's age.

The Epact 25

The number for May 3

The day of the month 10

Sum 38

What

A a 2

What use have you for the moon's age?
To find the moon's fouthing.

Prob. IV.

What is the moon's fouthing May 10 1772?

Rule. Multiply the moon's age 8, by 4, and the product divide by 5, the quotient is the moon's fouthing which is 6h. 24m. in the afternoon?

What use have you for the moon's fouthing?

By help of which, you may find the time of high water in any haven, port or harbour, throughout the globe.

Prob. V.

What is the time of high water at Bristol Quay May 10 1772?

Rule. Add the time of high water at Bristol Quay, at the full or change of the moon, to the moon's fouthing, and the sum is the time of high water.

	h.	m.
The moon's fouthing May 10 1772. equal	6	24
The hour when the moon changes which } makes full sea at Bristol. - - - }	6	45
	13	9
	Deduct	12 0

The hour which makes full sea, May 10, 1772 at Bristol Quay, 1h. 9m. in the afternoon.

ft
ch

gh
ne

ay
ne
nd

m.
24
45

—
9
0
—
9
tol

ble

Cont'd
34 W
W 2 W
N 2 W 2
W 2
34 W 2
W 2
W 2

A Concise M

A Table to find the Differen

Courses	Courses	Points
		$\frac{1}{4}$
		$\frac{1}{2}$
		$\frac{3}{4}$
N b E	N b W	1
		$1\frac{1}{4}$
		$1\frac{1}{2}$
		$1\frac{3}{4}$
N N E	N N W	2
		$2\frac{1}{4}$
		$2\frac{1}{2}$
		$2\frac{3}{4}$
N E b N	N W b N	3
		$3\frac{1}{4}$
		$3\frac{1}{2}$
		$3\frac{3}{4}$
N E	N W	4
		$4\frac{1}{4}$
		$4\frac{1}{2}$
		$4\frac{3}{4}$
N E b E	N W b W	5
		$5\frac{1}{4}$
		$5\frac{1}{2}$
		$5\frac{3}{4}$
E N E	W N W	6
		$6\frac{1}{4}$
		$6\frac{1}{2}$
		$6\frac{3}{4}$
E b N	W b N	7
		$7\frac{1}{4}$
		$7\frac{1}{2}$
		$7\frac{3}{4}$
		8

Use Method of Keeping A Ship's Reckoning at Sea.

Difference of Latitude and Departure, having the Course and Distance given.

according to 47 1. Euc.

Points	Degrees	Numbers	or Tabular	Factors	Degrees	Points	Courses	Courses
$\frac{1}{4}$	2 49	,0492	—	,998	87 11	$7\frac{3}{4}$		
$\frac{1}{2}$	5 37	,0978	—	,995	84 22	$7\frac{1}{2}$		
$\frac{3}{4}$	8 26	,146	—	,989	81 34	$7\frac{1}{4}$		
I	11 15	,195	—	,980	78 45	7	E b S	W b S
$I\frac{1}{4}$	14 04	,243	—	,969	75 56	$6\frac{3}{4}$		
$I\frac{1}{2}$	16 52	,290	—	,955	73 07	$6\frac{1}{2}$		
$I\frac{3}{4}$	19 41	,337	—	,941	70 19	$6\frac{1}{4}$		
2	22 30	,382	—	,923	67 30	6	E S E	W S W
$2\frac{1}{4}$	25 19	,428	—	,905	64 42	$5\frac{3}{4}$		
$2\frac{1}{2}$	28 07	,471	—	,881	61 52	$5\frac{1}{2}$		
$2\frac{3}{4}$	30 56	,513	—	,858	59 04	$5\frac{1}{4}$		
3	33 45	,555	—	,830	56 15	5	S E b E	S W b W
$3\frac{1}{4}$	36 34	,597	—	,803	53 26	$4\frac{3}{4}$		
$3\frac{1}{2}$	39 22	,635	—	,773	50 37	$4\frac{1}{2}$		
$3\frac{3}{4}$	42 11	,672	—	,740	47 49	$4\frac{1}{4}$		
4	45 00	,707	—	,707	45 00	4	S E	S W
$4\frac{1}{4}$	47 49	,740	—	,672	42 11	$3\frac{3}{4}$		
$4\frac{1}{2}$	50 37	,773	—	,635	39 22	$3\frac{1}{2}$		
$4\frac{3}{4}$	53 26	,803	—	,597	36 34	$3\frac{1}{4}$		
5	56 15	,830	—	,555	33 45	3	S E b S	S W b S
$5\frac{1}{4}$	59 04	,858	—	,513	30 56	$2\frac{3}{4}$		
$5\frac{1}{2}$	61 52	,881	—	,471	28 07	$2\frac{1}{2}$		
$5\frac{3}{4}$	64 42	,905	—	,428	25 19	$2\frac{1}{4}$		
6	67 30	,923	—	,382	22 30	2	S S E	S S W
$6\frac{1}{4}$	70 19	,941	—	,337	19 41	$I\frac{3}{4}$		
$6\frac{1}{2}$	73 07	,955	—	,290	16 52	$I\frac{1}{2}$		
$6\frac{3}{4}$	75 56	,969	—	,243	14 04	$I\frac{1}{4}$		
7	78 45	,980	—	,195	11 15	I	S b E	S b W
$7\frac{1}{4}$	81 34	,989	—	,146	08 26	$\frac{3}{4}$		
$7\frac{1}{2}$	84 22	,995	—	,0978	05 37	$\frac{1}{2}$		
$7\frac{3}{4}$	87 11	,998	—	,0492	02 49	$\frac{1}{4}$		
8	90 01	000						

Suppose a Ship sails from Cape Clear in North Latitude 51. 10. and Longitude 10. 39. West, 80 miles S W, or 80 miles upon any other Course in the foregoing Table. I demand the difference of Latitude, Departure, and the Longitude made good by the Ship?

Rule. Multiply the Distance sailed by the ship, by the Tabular number, opposite the Course for the difference of Latitude; and Multiply also the Tabular number in the second collumn, by the Distance sailed for the Departure, observing to cut off three figures to the right hand from each product, what is to the left hand will be whole numbers and the rest parts.

The Tabular number opposite S W ,707
80

56.560 diff. Latitude,

Second collumn ,707 Tabular number
80

56.560 Departure.

As the Angles are equal the sides are equal.

By the following Table you may easily find the Longitude come to.

A Table

A Table shewing how many Miles answer to a Degree of Longitude, at every Degree of Latitude, from the Equator to either of the Poles.

D.L.	Miles.	D.L.	Miles.	D.L.	Miles.	D.L.	Miles.	D.L.	Miles.
1	59.99	19	56.73	37	47.92	55	34.41	73	17.54
2	59.97	20	56.38	38	47.28	56	33.55	74	16.53
3	59.92	21	56.01	39	46.62	57	32.68	75	15.52
4	59.86	22	55.63	40	45.95	58	31.79	76	14.51
5	59.77	23	55.23	41	45.28	59	30.90	77	13.50
6	59.67	24	54.81	42	44.59	60	30.00	78	12.48
7	59.56	25	54.38	43	43.88	61	29.09	79	11.45
8	59.42	26	53.93	44	43.16	62	28.17	80	10.42
9	59.26	27	53.46	45	42.43	63	27.24	81	9.38
10	59.08	28	52.97	46	41.68	64	26.30	82	8.35
11	58.89	29	52.47	47	40.92	65	25.36	83	7.32
12	58.68	30	51.96	48	40.15	66	24.41	84	6.28
13	58.46	31	51.43	49	39.36	67	23.45	85	5.23
14	58.22	32	50.88	50	38.57	68	22.48	86	4.18
15	57.95	33	50.32	51	37.76	69	21.50	87	3.14
16	57.67	34	49.74	52	36.94	70	20.52	88	2.09
17	57.37	35	49.15	53	36.11	71	19.54	89	1.05
18	57.06	36	48.54	54	35.26	72	18.55	90	0.00

The Longitude of any place upon the Earth, is the true distance from the first Meridian, and the Meridian passing through the proposed place which is equal to the angle at the Pole formed by the first Meridian, and the Meridian of the place, and is always measured on the Equator, and is either counted East or West as that of London, Paris, Teneriff &c.

If a degree on the Equator be 60 minutes or Miles, I demand the length of a Degree on the Parallel of 51 degrees? by 4. 6. Euc.

As Radius.	- - - - -	90
: Sine complement of Latitude.	- - - - -	39
: : So are the minutes or miles of	}	60
1 degree in the Equator.		
to the miles answering to a degree on	}	37.6
the parallel of 51.		

By

By this incomparable and useful Proposition the foregoing Table is constructed.

Tho' this Table serves only for whole Degrees, it may be made universal for any Parallel of Latitude consisting of Degrees and minutes, by the Rule of proportion thus.

Example

I demand the Miles answering 54. 30?

Take the next less parallel of Latitude in the Table than that proposed. (i. e.) 54. a degree answering to 35.26 miles and the next greater 55. a degree answering to 34.41 miles; the difference 85.

As 60 : ,85 : 30 : ,42 which deducted from 35.26 miles leaves 34.84 miles in the Latitude 54.30.

What use have you for the preceding Table?

To find the Longitude come to?

Suppose a Ship from the Lizard in the Latitude 50. north sails S W *b* W 120 Miles; required the Latitude come to and how much she altered her longitude,

Tabular number for S W *b* W ,831 Departure.

120

99.720 departure.

Second column 555 difference Latitude.

120

66.600 difference Latitude.

60)66(1. 6

60

6

To find the longitude according to the preceding Table.

Rule. Multiply the departure 99.72 by 60 the product 5983.20 divide 38.57 the quotient is 155 miles the difference longitude sought.

60)155(2. 35

120

35

The

The Lizard, Latitude 50 0 N

The diff. Latitude 1 6

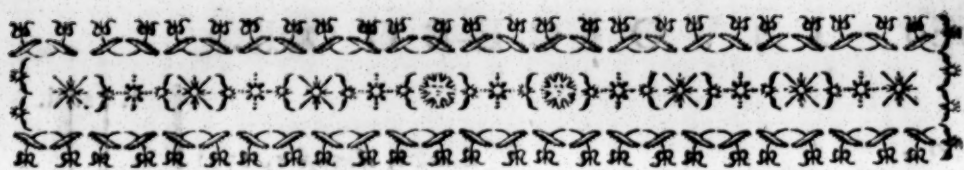
48 54 N Latitude the Ship is in.

Longitude 5 14 W

diff. Longitude 2 35 W

7 49 W Longitude the Ship is in.





R E T A I L

B O O K - K E E P I N G .

BOOK-KEEPING among retailers, who deal in a thousand small wares, and make sales to the value of a farthing or a halfpenny, is kept after the usual form, and needs no description, but the entries must be short and concise, to render their design more easy, they must have a cash account, which they are to charge, according to their dealing, once or twice a week with the money received, and discharge for what they give out ; it is not convenient that they should touch the cash box or till, oftner than once a week, when it is completed ; but if they should, they must keep a separte account of what they take out, to know what they received, besides which they should have an Invoice book ; into which they must copy all the bills of parcels with the first cost of the goods, a Journal of which must serve for both the Day-book and Journal, which should contain a true and exact memorandum of every article sold on trust, just as things occur ; and if business increafe, so that a nearer approach to the perfection of accounting be necessary, this will serve as a foundation or ground work ; on which they may raise their accounts to what form they please.

How to know the quantity of merchandizes sold and remaining upon hands, as they weigh and measure off, mark the quantity sold on the wrappers, boxes and covers, then add the quantity sold on the wrappers, or boxes, of every parcel together, which deduct from off that parcel, the difference will shew what quantity is unfold, if any remain, which they must put down in the Invoice book.

186 INVOICE-BOOK.

N^o 1.

London, August 1, 1771.

Mr. John Grayson,

bought of William Young.

2 pieces qt. 100 yards blue broad cloth, at 10s. 6d.	52	10	0
3 pieces qt. 160 yards brown ditto, at 8s. 6d.	-	-	68 00 0
1 piece qt. 80 yards gray ditto, at 9s.	-	-	36 00 0
1 piece qt. 90 yards black ditto, at 11s. 6d.	-	-	51 15 0

l. s. d.

208 05 00

N^o 2.

Manchester, August 10, 1771.

Mr. John Grayson,

bought of Alexander Hodgson.

1 piece qt. 30 yards black cotton velvet, at 6s.	-	-	9 00 0
1 piece qt. 20 yards blue ditto, at 8s.	-	-	8 00 0
4 pieces qt. 300 yards shalloon, at 1s.	-	-	15 00 0
8 cotton shaps, at 8s. 6d.	-	-	3 08 0
10 cotton gowns, at 9s. 9d.	-	-	4 17 6

40 05 06

N^o

Kendal, August 15, 1771.

Mr. John Grayson,

bought of Henry Shaw.

4 dozen men's stockings, at 34s.	-	-	6 16 0
8 dozen Women's ditto, at 25s.	-	-	10 00 0
3 dozen boy's ditto, at 18s.	-	-	2 14 0
2 ditto girl's ditto, at 15s.	-	-	1 10 0

21 00 00

N^o 4.

York, August 24, 1771.

20 pieces buckram, qt. 800 yards, at 7d.	-	-	23 06 8
40lb. thread, at 2s. 4d.	-	-	4 13 4
4lb silk, at 30s.	-	-	6 00 0
100 dozen coat buttons, at 4d.	-	-	1 13 4
100 dozen vest buttons, at 2d.	-	-	0 16 8
12lb. twist, qt. 1018 heads at 24s.	-	-	14 08 0
24 dozen men's gloves, at 10s.	-	-	12 00 6
18 dozen women's gloves, at 10s.	-	-	9 00 0
8 dozen boy's gloves, at 8s 6d.	-	-	3 08 0
6 dozen girl's gloves, at 8s. 6d.	-	-	2 11 0

77 17 00

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Whitehaven, August 1, 1771.

		l.	s.	d.
	Cash, Dr. to stock 1000l. I have in my chest in fundry species. - - - - -	1000	00	00
	25			
1	Merchandizes, Dr. to fundries 360l. as per Invoice			
	Book, viz.	l.	s.	d.
1	To William Young, London, N ^o 1.	208	05	00
1	To Alex. Hodgson, Manchester, N ^o 2.	40	05	06
1	To Henry Shaw, Kendal, N ^o 3	21	00	00
1	To Charles Bland, York, N ^o 4	77	17	00
1	To cash, paid for fundries, viz. carriage, letters &c. - - - - }	12	12	06
		360	00	00
	29			
2	Sundries, Dr. to merchandizes fold the following persons viz. Henry Hartley sail-maker, Whitehaven.	l.	s.	d.
	To 6 yards blue cloth, at 11s. 4 ¹ / ₂ d.	3	08	03
	To 8 yards shalloon, at 1s. 1d.	08	08	
	To 2 yards buckram, at 8d.	01	04	
	To 8 oz. thread, at 2d.	01	04	
	To 4 dozen buttons, at 4 ¹ / ₂ d.	01	06	
	To silk and twist.	01	11	
		4	03	00
	31			
2	William Brown Disington.	l.	s.	d.
1	To 1 piece brown cloth, qt. 60 yards } at 9s. 4 ¹ / ₂ d.	28	02	06
	To 10 yards cotton velvet, at 6s. 6d.	3	05	00
	To 4 cotton shapes, at 9s. 4 ¹ / ₂ d.	1	17	06
	To 5 cotton gowns, at 10s. 5 ³ / ₄ d.	2	12	4 ³ / ₄
	To 5 pieces buckram, qt 200 yards at 8d.	6	13	04
	To 10 dozen men's gloves, 10s. 10d.	5	08	04
	To 10 dozen women's gloves, 10s. 10d.	5	08	04
		53	07	04 ³ / ₄
	September 2			
	To merchandizes.	57	10	04 ³ / ₄
1	Cash, received of Henry Hartley in full.	4	03	00
2				

Whitehaven, September 4, 1771.

	l.	s.	d.
2 Sundries Dr. to Merchandizes Mr. William Gaitskall, Workington.	l.	s.	d.
To 12 yards black cloth, at 12s. 5 $\frac{1}{2}$ d.	-	7	09 06
To 18 yards shalloon, at 1s. 1d.	-	-	19 06
To 4 yards buckram, at 8d.	-	-	02 08
To 1 lb. thread.	-	-	02 6 $\frac{1}{2}$
To 8 dozen coat buttons, 6 ditto vest buttons.	04	03	
To silk and thread.	03	6 $\frac{1}{2}$	
		9	02 00
12			
1 Cash, taken out of the till box.	-	-	18 18 00
14			
2 Benjamin White, Whitehaven, Taylor.			
To 1 piece gray cloth, qt. 80 yards } at 9s. 9d.	39	00	00
To 1 ditto shalloon, qt. 96 yards at 1s. 1d.	5	04	00
To 4 pieces buckram, qt. 200 yards at 8d.	6	13	04
To 30 dozen coat buttons, at 4 $\frac{1}{2}$ d.	-	-	11 03
To 30 dozen vest buttons, at 2 $\frac{1}{2}$ d.	-	-	06 03
To 1 lb. filk, 1l. 12s. 6d. 1 lb. twist 1l. 6s.	2	18	06
To 8 lb. thread, at 2s. 6 $\frac{1}{2}$ d.	-	-	1 00 04
To 3 cotton shapes, at 9s. 4 $\frac{1}{2}$ d.	-	-	1 08 01 $\frac{1}{2}$
To 3 cotton gowns, at 10s. 7 $\frac{1}{2}$ d.	-	-	1 11 10 $\frac{1}{2}$
		58	13 08
20			
1 Cash, taken out of the till.	-	-	10 06 04
24			
Edward Young, Egremont, Grocer.	l.	s.	d.
To 1 piece broad cloth, qt. 50 yards } at 9s. 4 $\frac{1}{2}$ d.	23	08	09
To 1 piece shalloon, qt. 80 at 1s. 1d.	-	-	4 06 08
To 24 dozens men's gloves, at 10s. 10d.	13	00	00
To 12 dozens women's gloves, at 10s. 10d.	6	10	00
To 6 dozens boy's gloves, at 9s. 4 $\frac{1}{2}$ d.	-	-	2 16 03
To 6 dozens girl's gloves, at 9s. 4 $\frac{1}{2}$ d.	-	-	3 16 03
		52	17 11
To merchandizes.	149	17	11

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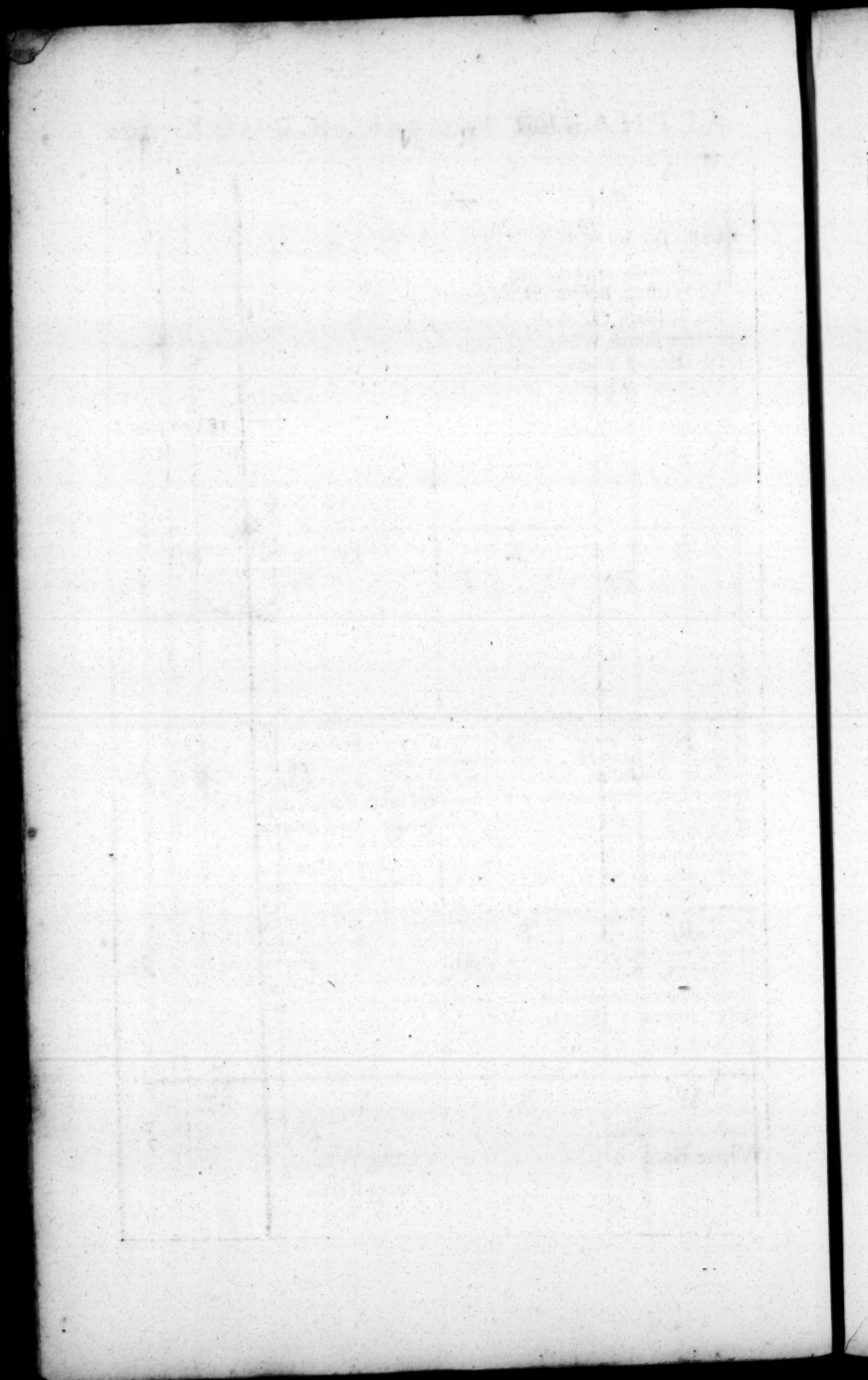
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Whitehaven, September 30, 1771.

	l.	s.	d.
1 Cash, Dr. to fundries 188l. 00s. 11 ³ / ₄ d. received of the following persons viz.			
2 To William Brown, Diffington. - - -	53	07	4 ³ / ₄
2 To William Gaitkall, Workington. - -	9	02	00
2 To Benjamin White, Whitehaven. - -	58	13	08
2 To Edward Young, Egremont. - - -	52	17	11
2 To merchandizes as per till. - + - -	14	00	00
	188	00	11 ³ / ₄

The greatest difficulty in keeping a retailers book ; lies in keeping a regular cash account. To facilitate that design, there must be a cash book kept by way of debtor and creditor in the same folio, upon the debtor side are entered, the cash on hands, the money received of the creditors together with what is found in the till : upon the credit side are duly entered the money paid for the goods bought, and payments made upon other accounts, together with the total of the disbursements paid for charges on merchandizes, house-expences, and pocket expences, taken at the end of every month from the subsidiary book kept for that purpose, then the total of debtor side is carried to the debtor side of the cash book in the Ledger, and the total of the credit side also, to the credit side of the same account in the ledger.

* * * The above description is so very easy to comprehend, that I omitted shewing the form of the cash book in the foregoing Journal.



ALPHABET FOR THE LEDGER. 191

A <i>Fo.</i>	B <i>Fo.</i> Bland Char. 1 Brown Wil. 2 Balance 2	C <i>Fo.</i> Cash 1	D <i>Fo.</i>
E <i>Fo.</i>	F <i>Fo.</i>	G <i>Fo.</i> Gaitskall 2	H <i>Fo.</i> Hodgson Al. 1 Hartly Hen. 2
I <i>Fo.</i>	K <i>Fo.</i>	L <i>Fo.</i>	M <i>Fo.</i> Merchandizes 1
N <i>Fo.</i>	O <i>Fo.</i>	P <i>Fo.</i> Profit and Loss - - 2	Q <i>Fo.</i>
R <i>Fo.</i>	S <i>Fo.</i> Stock 1 Shaw Will. 1	T <i>Fo.</i>	U <i>Fo.</i>
W <i>Fo.</i> White Benj. 2	X <i>Fo.</i>	Y <i>Fo.</i> Young Will. 1 Young Edw. 2	Z <i>Fo.</i>

192 (1) L E D G E R.

STOCK		Dr.	Fo	l.	s.	d.
1771	Oct. 2	To balance. - - - - -	2	1018	9	00
CASH.		Dr.				
Aug. 1	To stock. - - - - -	1	1000	00	00	
Sept. 2	To Henry Hartley, for account. - - -	2	4	03	00	
12	To merchandizes, as per till. - - -	1	18	18	00	
20	To ditto, as per till. - - - - -	1	10	06	04	
30	To sundries, as per Journal. - - - -		188	00	11	$\frac{3}{4}$
			1221	08	03	$\frac{3}{4}$
Merchandizes.		Dr.				
Aug. 25	To sundries. - - - - -		360	00	00	
Oct. 2	To profit and loss, gained by the sale of goods 221l. 8s. 3d. $\frac{3}{4}$ at 1d. per shilling.		18	09	00	
			378	09	00	
William Young, London.		Dr.				
Sept. 30	To cash. - - - - -	1	208	00	00	
Alexander Hodgson, Manchester.		Dr.				
Sept. 30	To cash. - - - - -	1	40	05	06	
Henry Shaw, Kendal.		Dr.				
Sept. 30	To cash. - - - - -	1	21	00	00	
Charles Bland, York.		Dr.				
Sept. 30	To cash. - - - - -	1	77	17	00	

L E D G E R. (1) 193

		Cr.	For	l.	s.	d.
1771						
Aug.	1	Per cash.	- - - - -	1	1000	00 00
Oct.	2	Per profit and loss, gained by the sale of goods to the amount of 211l. 8s. 3 $\frac{3}{4}$ d.	- - - - -	2	18	09 00
					1018	09 00
		Cr.				
Aug.	25	Per merchandizes.	- - - - -	1	12	12 06
Oct.	2	Per balance, remaining in my hands.	- - - - -	2	1208	15 09 $\frac{3}{4}$
					1221	08 03 $\frac{3}{4}$
		Cr.				
Sep.	2	Per fundries, as per Journal.	- - - - -		57	10 04 $\frac{3}{4}$
	24	Per fundries, as per Journal.	- - - - -		149	17 11
	30	Per cash, as per till.	- - - - -		14	00 00
Oct.	2	Per balance, remaining unfold.	- - - - -		157	00 08 $\frac{1}{4}$
					378	09 00
		Cr.				
Aug.	1	Per merchandizes.	- - - - -	1	208	05 00
		Cr.				
Aug.	10	Per merchandizes.	- - - - -	1	40	05 06
		Cr.				
Aug.	15	Per merchandizes.	- - - - -	1	21	00 00
		Cr.				
Aug.	14	Per merchandizes.	- - - - -	1	77	17 00

194 (2) L E D G E R.

		Dr.	For	l.	s.	d.
1771	Henry Hartley Sail-maker Whitehaven,					
Aug. 29	To merchandizes, as per Journal. - - -		1	4	03	00
	<i>William Brown, Diffington, Inn keeper</i>	Dr.				
Aug. 31	To merchandizes, as per Journal. - - -		1	58	07	04 $\frac{3}{4}$
	<i>William Gaitskall, Grocer, Workington</i>	Dr.				
Sept. 4	To merchandizes, as per Journal. - - -		1	9	02	00
	<i>Benjamin White, Whitehaven, Taylor</i>	Dr.				
Sept. 14	To merchandizes, as per Journal. - - -		1	58	13	08
	<i>Edward Young, Grocer, Egremont</i>	Dr.				
Sept. 24	To merchandizes, as per Journal. - - -		1	52	17	11
	<i>Profit and loss</i>	Dr.				
Oct. 2	To stock, net gain. - - - - -		1	18	09	00
	<i>Balance</i>	Dr.				
Oct. 2	To cash, remaining in my hands. - - -		1	1208	15	09 $\frac{3}{4}$
	To merchandizes, remaining unfold, - -		1	157	00	08 $\frac{1}{4}$
				1365	16	06 $\frac{3}{4}$

L E D G E R. (2) 195

[illegible]

		l.	s.	d.
	B mortgaged an estate of 200l. a year, March 25, 1771 to A for 500l. principal at 5l. per cent per annum, with condition that A shall receive the principal and interest, half yearly the sum of 100l. until the whole is paid off. In what time will the mortgage be discharged, and how much principal and interest will be due at every half years end?			
1771	Mar. 25 To principal. - - - - -	500	00	00
	Sept. 29 To interest 500l. for 6 months at 5l. per cent.	12	10	00
		512	10	00
	deducted	100	00	00
1772	Mar. 25 To interest of 412l. 10s. for 6 months at 5l. per cent per annum. - - - - -	412	10	00
		10	06	03
		422	16	03
	deducted	100	00	00
	Sept. 29 To interest of 322l. 16s. 3d. for 6 months at 5l. per cent per annum. - - - - -	322	16	03
		8	1	04 $\frac{3}{4}$
		330	17	07 $\frac{3}{4}$
	deducted	100	00	00
1773	Mar. 25 To interest of 230l. 17s. 7 $\frac{3}{4}$ d. for 6 months at 5l. per cent per annum. - - - - -	230	17	07 $\frac{3}{4}$
		5	15	05 $\frac{1}{4}$
		236	13	01
	deducted	100	00	00
	Sept. 29 To interest of 136l. 13s. 1d. for 6 months.	136	13	01
		3	8	03 $\frac{3}{4}$
		140	1	04 $\frac{3}{4}$
	deducted	100	00	00
1774	Mar. 25 To interest of 40l. 1s. 4 $\frac{3}{4}$ d. for 6 months.	40	1	04 $\frac{3}{4}$
		1	00	1 $\frac{1}{4}$
		41	1	05
	To balance due from A to B. - - - - -	58	18	07
		100	00	00

an ACCOUNT of INTEREST. 197

			l.	s.	d.
Sept. 29	Per cash, received.	- - - - -	100	00	00
1772					
Mar. 25	Per cash, received.	- - - - -	100	00	00
Sept. 29	Per cash, received.	- - - - -	100	00	00
1773					
Mar. 25	Per cash, received.	- - - - -	100	00	00
Sept. 29	Per cash, received.	- - - - -	100	00	00
1774					
Mar. 25	Per cash, received.	- - - - -	100	00	00

198 *A Short Method of settling Accounts.*

Four merchants equally concerned, laid out 4000l. in the purchase of a Brewery; which cleared them 400l. per annum, sometime afterwards they admitted four more to join partnership, on condition to advance 3400l. for half the Brewery; how do you state this account?

The best way for stating this account, is to close the Brewery in *co.* IV. *viz.* Cash for the sum advanced by the new partners. Each of the old company H. A. in *co.* IV. for $\frac{1}{4}$ of 2000l. close this account, to profit and loss for 1400l. gained, then commence with opening new accounts for the new company, thus, make Brewery in *co.* VIII. debtor to sundry accounts *viz.* To each partner H. A. in *co.* VIII. for $\frac{1}{8}$ of 4000l.

F I N I S.

E R R A T A.

Page 26 line 5 for price read pence. Page 73 Jan. 10, for 10 pieces qt. 1000 yds. 62l. 10s. read 57 pieces qt. 2280 yds. 142l. 10s. Page 110 for April 19, read 18, and for 18, read 19. Page 181 line 8, for diff. lat. read departure, and for departure, read diff. latitude.

